DOCUMENT RESUME

ED 215 284 CG 016 017

AUTHOR Allan, Carole, Comp.; Brotman, Herman, Comp.
TITLE Chartbook on Aging in America [and] Supplement. White House Conference on Aging, 1981.
INSTITUTION White House Conference on Aging, Washington, D.C.
SPONS AGENCY Department of Health and Human Services, Washington, D.C.
PUB DATE 81
NOTE 162p.; Paper presented at the White House Conference on Aging (3rd, Washington, DC, November 30-December 3, 1981). For related documents, see CG 015 980-987 and CG 015 990-CG 016 022.

EDRS PRICE MF01/PC07 Plus Postage.
DESCRIPTORS *Aging (Individuals); Charts; Citizen Participation; *Demography; *Economics; *Employment Patterns; Family (Sociological Unit); Health; *Older Adults; Resource Materials; Tables (Data); Trend Analysis
IDENTIFIERS *White House Conference on Aging

ABSTRACT

This chartbook, developed for participants in the 1981 White House Conference on Aging, depicts past, present, and projected developments in demographics, economics, and other areas to explain the size and makeup of the older population and its economic and social roles in society. Each of the 70 charts, classified under seven headings, includes a discussion of the topic. The Overview section provides statistics on such topics as the numerical growth of the older population and racial and ethnic makeup; the employment charts illustrate the composition of the labor force and retirement trends. The third section, Income, provides charts of income trends, poverty rates, and social security. The section on Health gives charts for mortality trends, mental health, and health care costs. Charts in the Family section focus on such topics as the changing family structure, living arrangements, and nursing home residents. The Physical Environment section contains charts for housing, transportation, and crime victimization. The final section, "Continued Social and Economic Involvement in the Community," looks at voting patterns, educational attainment, volunteers, and leisure activities. A supplement to this chartbook is included that contains updates and corrections. (NRB)

****
* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *
****

the 1981 White House Conference on Aging

ED215284

U.S. DEPARTMENT OF EDUCATION
NATIONAL INSTITUTE OF EDUCATION
EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)

☐ This document has been reproduced as received from the person or organization originating it.

☒ Minor changes have been made to improve reproduction quality.

• Points of view or opinions stated in this document do not necessarily represent official NIE position or policy.

"PERMISSION TO REPRODUCE THIS MATERIAL HAS BEEN GRANTED BY

Carol Fraser

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

CG 016017

Chartbook on Aging in America

and Supplement

Constance D. Armitage
Chairman

Betty Brake
Executive Director

This book was compiled by Dr. Carole Allan and Herman Brotman

Acknowledgements

Staff members who contributed to the completion of this book were: Dr. Mary S. Harper, Cynthia A. Kenny, Dr. Jarold A. Kieffer, Joyce Poulsen, Donnan B. Runkel and Bill Stetson. Doris P. Summey and Nancy Nelson provided clerical assistance.

Contents

Introduction 1

I Overview 2

1. **Numerical Growth** 2
   Number of Persons Aged 55 and over, by Age Group, 1900 and 1950 to 2050 **3**
2. **Changing Population Proportions** 4
   Percent Distribution of the Total Population by Age Group, 1910 to 2050 **5**
3. **Older People Growing Older** 6
   Distribution of the Older Population by Age Group, 1950 and 1980 to 2030 **7**
4. **Increased Life Expectancy** 8
   Life Expectancy at Birth, 1900 to 1978 **9**
   Life Expectancy at Age 65, 1900 to 1978 **9**
5. **Chances of Survival** 10
   Percent of Children Born in 1900 and in 1978 Expected to Reach Age 65 and Age 85 by Sex and Race **11**
6. **More Older Women** 12
   Sex Ratios (Women per 100 Men) Aged 55 and over by Age Group, 1960, 1980 and 2000 **13**
7. **Marital Status** 14
   Percent Distribution of Persons Aged 55 and older by Age Group and Marital Status, 1979 **15**
8. **Living Arrangements** 16
   Living Arrangements of the 65+ Population by Sex and Age Group, 1979 **17**
9. **Geographic Distribution** 18
   Percent of Each State's Total Population Aged 65 and older, 1979 **19**
   Number of Persons Aged 65 and older, 1979 **19**
10. **Patterns of Mobility** 20
    Residential Mobility Patterns of the Under 65 and 65-and-older Population, 1975-1979 **21**
11. **Racial and Ethnic Makeup** 22
    Percent of Population Aged 65 and over, in Each Color and Race Group, 1980 **23**
    Percent of Population of All Ages in Each Race/Color Group Aged 65 and older, 1980 **23**

12. **Increasing Number of Older Veterans** 24
Percent of Males Aged 65 and over Who are Veterans, by Age Group, 1980, and Projections for 1990 and 2000 **25**

13. **Aging in Other Countries** 26
Percent of Total Population Aged 65 and older by World Regions, 1960, 1980 and 2000 **27**

14. **Dependency Ratios** 28
Number of Persons Aged 65 and older and Under 18 per 100 Persons Aged 18-64, 1930-1980, and Projections to 2050 **29**

15. **Federal Programs for the Aged** 30
Department of Health and Human Services Outlays for Major Federal Programs for the Aged **31**

16. **Overall Federal Spending** 32
Percent Distribution by Function of Federal Budget Outlays: 1961, 1971, 1981 **33**

II Employment 34

1. **Composition of the Labor Force** 34
Age Distribution of the Labor Force, 1970-1980, with Projections to 1990 **35**

2. **Participation in the Labor Force** 36
Labor Force Participation Rates for Persons 55 and Older, by Age and Sex, 1970, 1980, with Projections to 1990 **37**

3. **Women in the Labor Force** 38
Percent Distribution of the Total Labor Force by Sex, 1950 to 1980 **39**

4. **Early Retirement Trends** 40
Percent of Total Claimants Awarded Actuarily-reduced Payments Because of Retirement Before Age 65, by Sex, 1968 and 1978 **41**

5. **Lengthening Years of Retirement** 42
Years of Retirement (Average Life Expectancy), by Sex, 1940 and 1978 **43**

6. **Part-time Jobs** 44
Percent of Employed Labor Force in Part-time Employment, by Age and Sex, 1979 **45**

7. **Extent of Unemployment** 46
Rate and Duration of Unemployment, by Age and Sex, 1980 **47**

8. **Major Occupations** 48
Distribution of Employment by Major Occupational Group, by Sex and Age Group, 1980 **49**

III Income 50

1. **Economic Status** 50
Percent Distribution of Money Income by Age, 1979 **51**

2. **Impact of Age, Family Status and Race** 52
Median Money Income in 1978 by Age and Family Status 53

3. **Income Trends** 54
Median Money Income of Families and Individuals by Age, 1960-1979 55
Percent Increase in Income, 1960-1979 55

4. **Poverty Rate** 56
Poverty Rate of Total Population and Persons 65 and over, 1959-1979 57
Poverty Rate of the Population 65 and over by Race and Sex, 1979 57

5. **Non-cash Benefits** 58
Non-cash Benefits and Third Party Payments in Households of One or More Persons and Headed by a Person 65 and over, 1979 59
Percent of Households Below Poverty Line Receiving These Benefits 59
Percent of Households Above Poverty Line Receiving These Benefits 59

6. **Sources of Income** 60
Percent of Aggregate Money Income of Older Persons by Source 61
Percent of Older Persons Receiving Money Income from Each Source 61

7. **Social Security** 62
Percent of Social Security Beneficiaries Whose Prime Income Source is the Social Security Payment, by Marital Status, 1978 63

8. **Pension Plan Coverage** 64
Percent of Persons Employed in Jobs Covered by a Private Pension Plan and Percent with Vested Benefit Rights, by Age Group, 1978 65

9. **Median Income** 66
Median Income of Older Units by Marital Status, 1978 67

10. **Social Security Beneficiaries and Workers** 68
Social Security Beneficiaries per 100 Workers, 1950-1980, with Projections to 2000 69

11. **Retired Couple Budget** 70
Percent of Couples 65 and Older Whose Incomes Fell Below BLS Retired Couple Budget, 1979 71
Percent of Unrelated Individuals 65 and older Whose Incomes Fell Below 55 and 75 Percent of BLS Retired Couple Budget, 1979 71

12. **Average Social Security Payments** 72
Average Monthly Social Security Retired Worker Benefits, 1950 to 1979, in Nominal and Constant Dollars 73

IV **Health** 74

1. **Self Assessment** 74
Self Assessment of Health Status, Persons 65 and over, by Sex, Race and Income, 1979 75

2. **Mortality Trends** 76
Deaths per 100 Persons by Age Group and Sex, 1950 to 1978 77

3. **Causes of Death** 78
Leading Causes of Death by Age, 1978 **79**

4. **Chronic Conditions** 80
Prevalence of Chronic Conditions by Age Group, 1979 **81**
Impact of Chronic Conditions on Daily Living for the Older Population by Age Group, 1977 **81**

5. **Visits to Physicians and Dentists** 82
Physician Office and Home Visits by Persons 65 and older 1964 and 1979 **83**
Dental Visits, 1964 and 1979 **83**

6. **Hospitalization** 84
Hospital Stays by Age Groups, 1979 **85**
Number of Hospital Stays per 100 Persons per Year, by Age Group, 1965 and 1978 **85**

7. **Duration of Hospitalizations** 86
Duration of Stays in Short-stay Hospitals, Average and Total Days, by Age Group, 1978 **87**

8. **Nursing Home Population** 88
Percent of 65-and-older Population in Nursing Homes, by Sex and Age Group, 1963, 1974, and 1977 **89**

9. **Mental Health** 90
Mental Health Status and Utilization by 65-and-older Population, 1975 **91**

10. **Utilization Projections** 92
Use of Health Services by Persons Under 65 and 65 and older, 1978 and Projections to 2000 **93**

11. **Health Care Costs** 94
Total and Per Capita Health Care Expenditures for Persons Under 65 and 65 and over, by Category, 1978 **95**

12. **Health Care Expenditures 1965-1978** 96
Health Care Costs for Persons 65 and Over for Public and Private Sources, 1965 and 1978 **97**

V **Family** 98

1. **Changing Family Structure** 98
Number of Persons Aged 80 and Older per 100 Persons Age 60 through 64, 1900-2030 **99**

2. **Living Arrangements** 100
Living Arrangements, Persons Aged 65 and Older, by Sex, 1950-1979 **101**

3. **Family Support Systems** 102
Women Aged 50 and Older, by Number of Children Ever Born, by Age Group, 1980* **103**

4. **Contact with Children** 104
Proximity to Children and Frequency of Contacts, Persons Aged 65 and Older, 1975 **105**

5. **Family and Friends** **106**
Persons 65 and Older Receiving Selected Home Services Provided by Family Members and Agencies, 1975 **107**

6. **Nursing Home Residents** **108**
Persons Aged 65 and Older in the Community and in the Nursing Home Population, by Sex and Marital Status, 1977 **109**

7. **Changing Family Lifestyles** **110**
Divorced Persons per 1000 Married Persons Aged 45 through 64, by Sex, Selected Years, 1950-1978 **111**
Percent Distribution of Families, by Type, Selected Years 1955-1978 **111**

VI Physical Environment **112**

1. **Older Households Increase** **112**
Number of Households by Age of Head of Household, 1979 **113**

2. **Homeownership** **114**
Homeownership, Rental and Mortgage Status, by Age of Head of Household, 1979 **115**

3. **Location of Residence** **116**
Location of Residence, by Age Group and Color, 1970 and 1979 **117**

4. **Age of Housing** **118**
Age of Houses Occupied by Older Persons by Selected Age Group, 1976 **119**

5. **Condition of Housing** **120**
Percent of Housing with Selected Flaws Occupied by Households with Heads 65 and older, 1976 **121**

6. **Transportation** **122**
Percent of Population Who Do Not Own Cars, by Age, 1974 **123**
Percent of "Person" Trips by Mode and Age, 1977 **123**

7. **Criminal Victimization** **124**
Criminal Victimization of Older Persons, 1979 **125**

VII Continued Social and Economic Involvement in the Community **126**

1. **Voting Patterns** **126**
Percent of People Voting in Presidential Election, 1980, by Age Group **127**

2. **Educational Attainment** **128**
Educational Attainment of Persons Aged 65 and Older, 1965-1990 **129**
Educational Attainment by Age Group and Race, 1979 **129**

3. **Educational Pursuits** **130**
Participation in Adult Education by Age Group, 1978 **131**
Type of Adult Education Participation by Age Group **131**

4. **Older Americans as Volunteers** **132**
Volunteer Activities of Older Persons, 1974 **133**

5. **Television and Newspaper Utilization** **134**
Daily Adult Television and Newspaper Usage, 1979 **135**
Daily Adult Newspaper Readership **135**

6. **Consumer Expenditures** **136**
Percent Distribution of Number of Households, Income and Expenditures, by Age Group **137**

7. **Leisure-time Activities** **138**
Percent of Persons 65 and Older Reporting Specific Leisure-time Activities, 1980 **139**

8. **Involvement in Religious Organizations** **140**
Percent of Adults Who Are Church or Synagogue Members, by Age Group, 1979 **141**

Introduction

The number of Americans aged 55 and older has been expanding rapidly in the past several decades, and older people are experiencing substantially greater life expectancy. Between now and the year 2000, the size of the group aged 55 and older is expected to increase 19.4 percent; the 65-year-and-older by 27.7 percent. An even more dramatic increase will take place in the very old population. In the same years, the group 75 years and older will expand by 52.5 percent; the 80-years-and-above group by 56.4 percent.

The interaction of greater numbers of older people and their greater life expectancy is already producing major economic forces and social changes that will require fresh thinking and responsive action by both public and private sector policymakers.

The 1981 White House Conference on Aging will bring together people from every walk of life and every region of the U.S. to consider both problems and opportunities resulting from the remarkable and in many ways unique older population that is developing. The delegates and observers who participate in the conference will consider and propose recommendations as a preface to the evolution of new national policies that meet the requirements of the 1980s. This Chart Book provides information for conference participants as they approach their tasks as advisers to policymakers. It charts demographic, economic and other developments, past, present and projected, so that participants can see and better understand the size and makeup of our older population and its economic and social roles in our society.

I-1. Overview

Numerical Growth

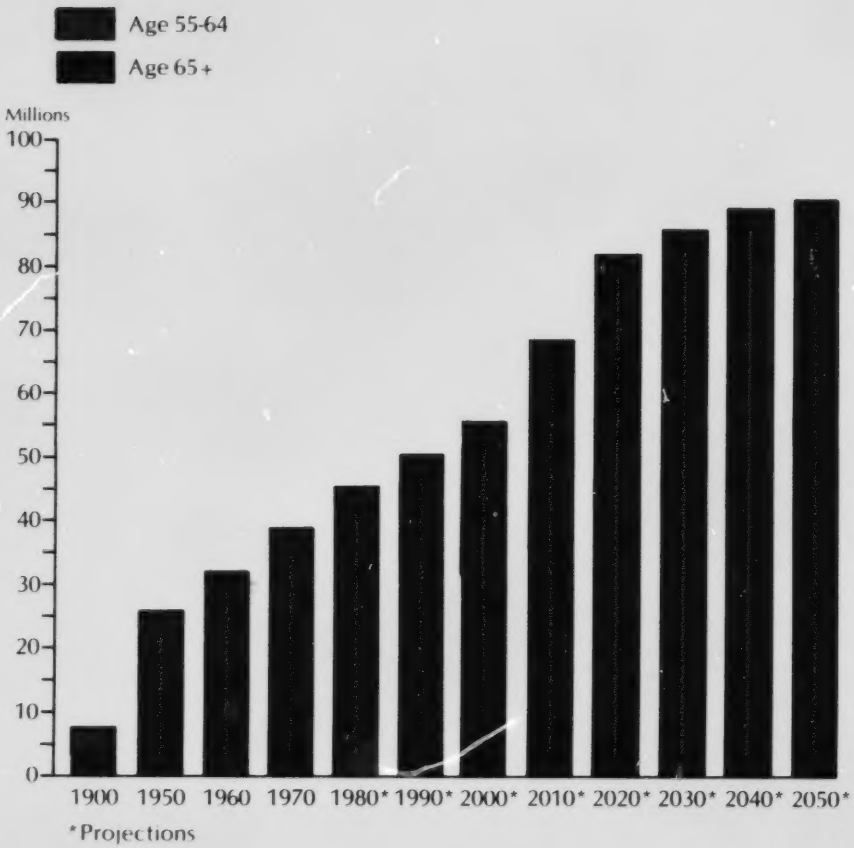
One of the most striking demographic trends of the twentieth century has been the aging of the nation's population. In 1900, only 3.1 million persons were 65 years of age or older (four percent of the total). By 1980, the number had increased eightfold, reaching 25 million (11 percent of the total). Persons 55 and older now number some 46 million Americans.

The older population has been increasing at a much more rapid rate than the general population during most of this century. The decade of the 1970s continued this trend of rapid growth as the population 65 and older increased by nearly 24 percent, compared with a rate of little more than six percent for those under 65. Between 1980 and 2000, the growth of the population 55 and older will slow somewhat but will nevertheless continue to outpace that of the population as a whole. By the year 2000, some 54 million persons will be 55 and older, and nearly 32 million will exceed age 65 (12 percent of the total). The ranks of the population 55 and older will begin to swell rapidly in the first two decades of the next century when the children of the post-World War II "baby boom" reach the older ages. (Persons born between 1946 and 1964 are generally considered the "baby boom" generation.) The major increase in the 65 and older population will occur between the years 2010 and 2030 and then level off as the impact of the aging of the "baby boom" generation passes.

The current population projections, however, assume continuation of current death rates. During the decade of the 1970s a substantial decline in death rates occurred in the age group 50 and older. Should these rates continue to decline at their current pace, a somewhat larger elderly population can be expected in the next 20 years than current estimates indicate.

These trends have broad and serious implications for both the structure of U.S. society and the policies, programs and services required to meet the needs of a steadily aging population.

I-1. Number of Persons Aged 55 and over, by Age Group, 1900 and 1950 to 2050



Source: Bureau of the Census

I-2. Overview

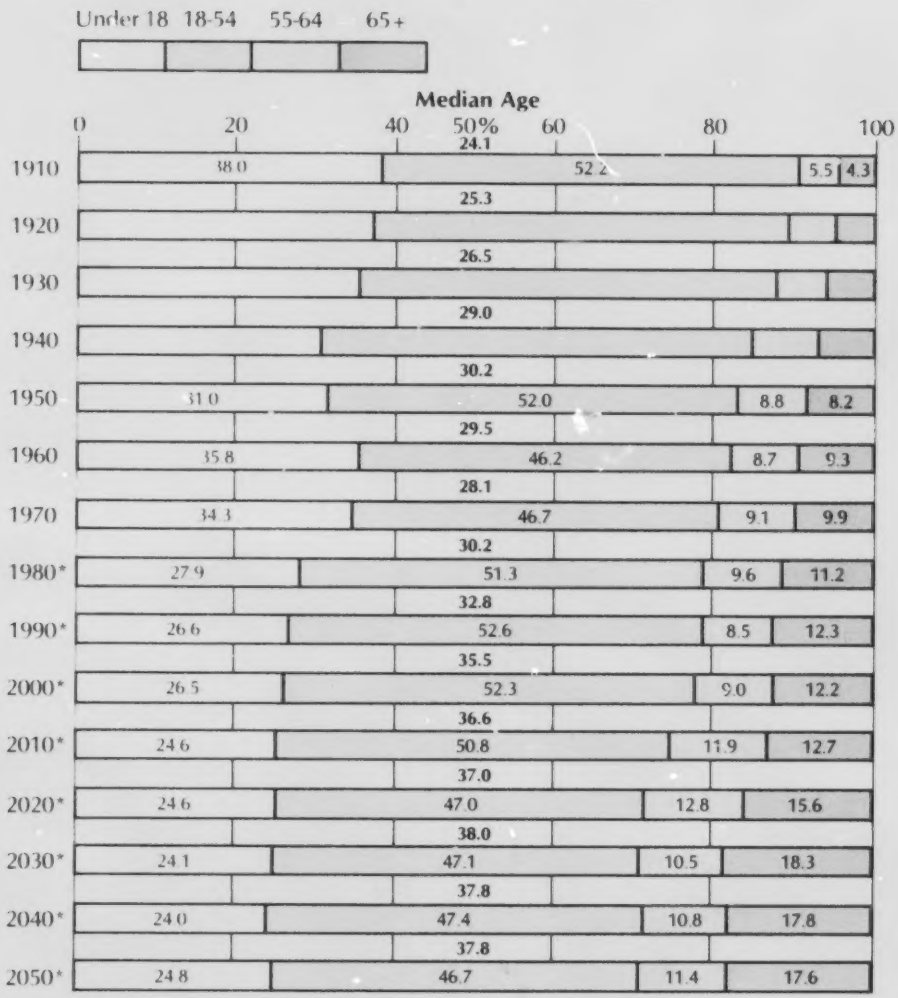
Changing Population Proportions

Not only is the U.S. population aged 55 and older growing at a rapid rate in numbers, but it is also steadily growing as a proportion of the total U.S. population. One out of every five Americans is currently 55 or older, and one in nine, or 11.2 percent, is 65 or older. At the turn of the century only one out of 25 persons, or four percent, was age 65 or older.

The proportion of persons in the 65-plus age group will increase to approximately one out of eight (12.2 percent) by the year 2000. After the year 2010, a period of more rapid growth will occur, as the post-World War II "baby boom" generation ages; and by 2020, nearly 16 percent of all Americans will be 65 or older. By the year 2030, nearly one out of five persons in the country (18.3 percent) will be 65 or older, but the percentage is then expected to decline in subsequent decades. (These projections are based on estimates of future fertility and mortality, and assume a rate of legal immigration at the current level, a net increase of 400,000 immigrants per year. The increase in the percentage of older persons in the total population would be reduced to some degree by continuing high flows of immigrants, both legal and illegal, and of refugees, the majority of whom tend to be young in age.)

In the past, the growing proportion of older persons in the total population reflected the fact that, while all age groups grew, the number of persons 65-plus grew at a more rapid rate. Since the end of the "baby boom," however, a new phenomenon has been occurring which has profoundly affected the overall age composition of our population—a rapid decline in the birth rate. The birth rate since the end of the postwar "baby boom" has actually been below that necessary for zero population growth. In the decade of the 1970s alone, the population under 18 decreased by some eight million and may decrease by another three million in the 1980s. In 1980 the median age of the United States population was 30.2; by the year 2000 over half the population will be older than 35.

I-2. Percent Distribution of the Total Population by Age Group, 1910 to 2050



*Projections

Source: Bureau of the Census

I-3. Overview

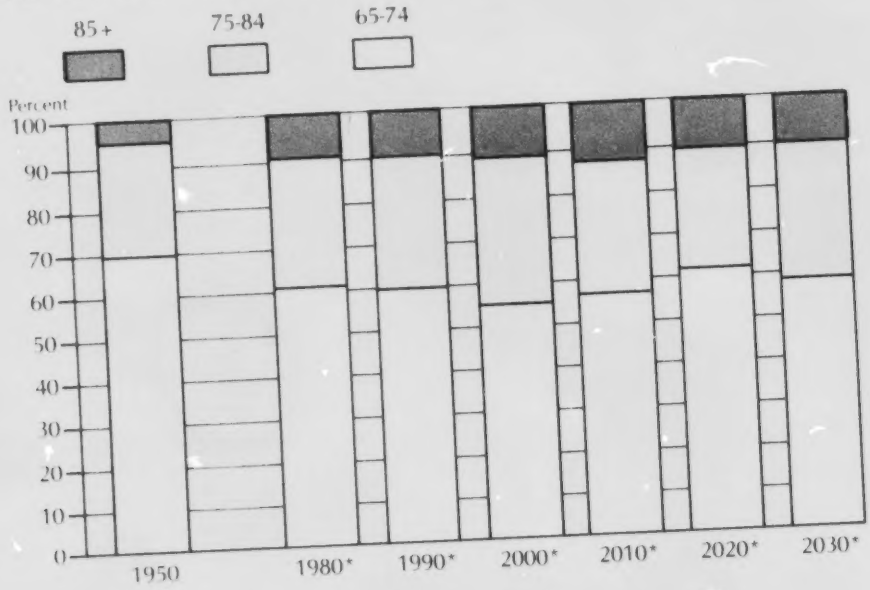
Older People Growing Older

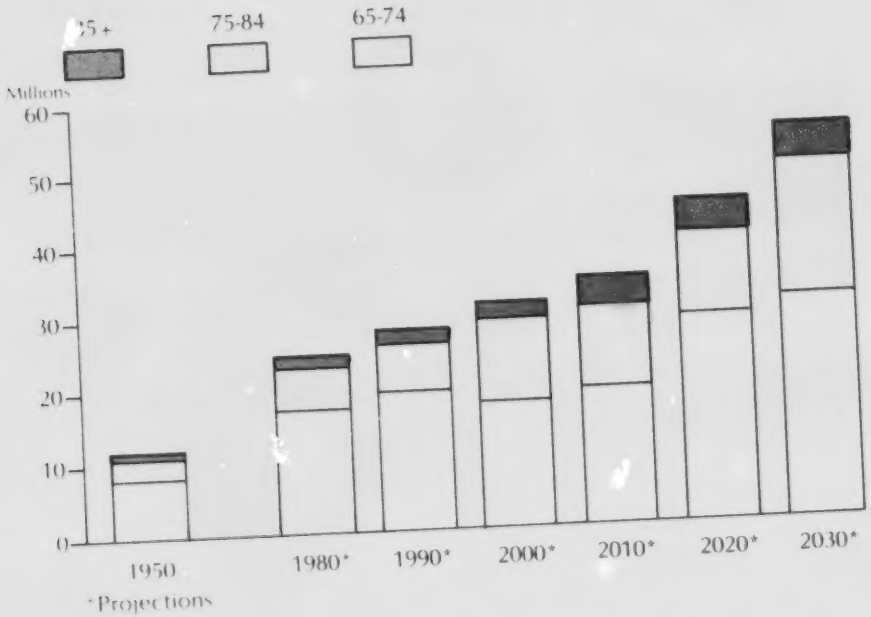
The older population is itself aging. The 75-plus segment of the 65-plus population is currently the fastest growing age group in the United States. In 1900, fewer than one million Americans were aged 75 and older, and only 100,000 were 85 and older. By 1980, the numbers had grown to nearly 9.5 million persons 75 and older and 2.3 million persons 85 and older. Whereas the total population 65 and older has increased about eightfold since 1900, the population 85 and older has grown to 22 times its size at the turn of the century.

Persons 75 and older will continue to increase at a rapid rate for the next 30 years (until about 2010) and become an increasing proportion of the older population. Then the 65-74 age group will increase very rapidly as the post-World War II "baby boom" generation begins to reach age 65. After about 2025, the 75-plus group will grow most rapidly again as the "baby boom" generation itself reaches the upper ages.

The tremendous increase in the population 75 and older, and in particular those 85-plus, has far-reaching implications for future economic, social and health care planning. It is in the upper age groups that the need for support systems and for services is the greatest. In 1980, 9.2 percent of the total 65-plus population was 85 or older. By the year 2010, this percentage will grow to 13.1 percent, or 4.6 million persons.

I-3. Distribution of the Older Population by Age Group, 1950 and 1980 to 2030





*Projections

Source: Bureau of the Census

I-4. Overview

Increased Life Expectancy

Life expectancy at birth reached a record 73.3 years in 1978. Although significant gains were made by both sexes during the decade of the 1970s, substantial and widening differences in life expectancy continue to exist between the sexes. Female life expectancy was 7.7 years longer than for males in 1978 (77.2 vs. 69.5). White females had the highest life expectancy (77.8), followed by females of other races (73.6), white males (70.2) and other males (65.0).

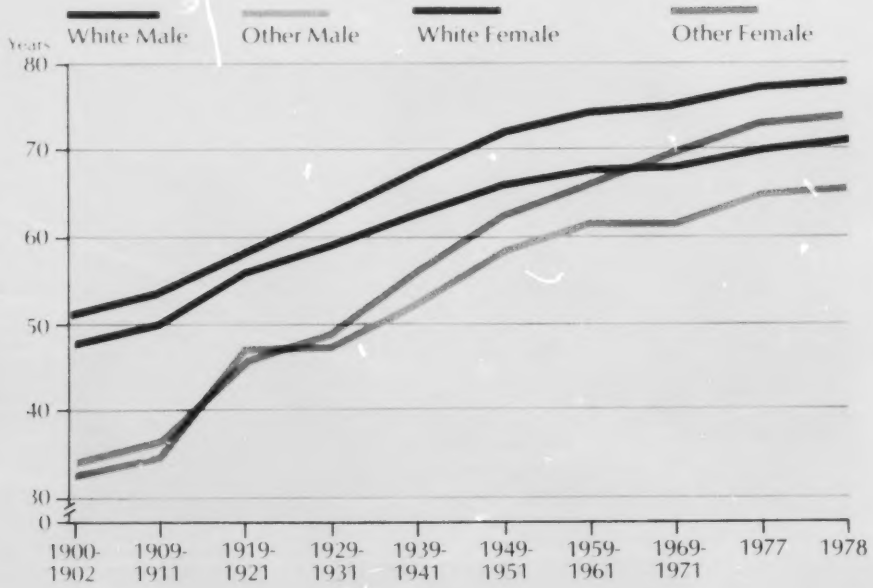
The gap in life expectancy between whites and Americans of other races has been consistently narrowing in recent years. In 1950, whites could expect to live about eight years longer than Americans of other races. By 1977 this differential had decreased to five years. Since 1970, females whose race is defined as other than white have had longer life expectancies than white males.

Since 1950, life expectancy at the upper ages has also increased at an accelerated pace. During the first half of this century most of the increase in life expectancy was due to decreasing mortality at the younger ages. In other words, growing numbers of persons reached the older ages but, once there, did not live much longer than their ancestors who reached such ages. Since World War II, however, life expectancy at the older ages has increased at a faster rate than at birth. Life expectancy at age 65 increased more between 1950 and 1978 (2.4 years) than during the entire first half of the century. The greatest gains have occurred since 1970. Significant declines in the number of deaths from heart disease and stroke have been a major factor.

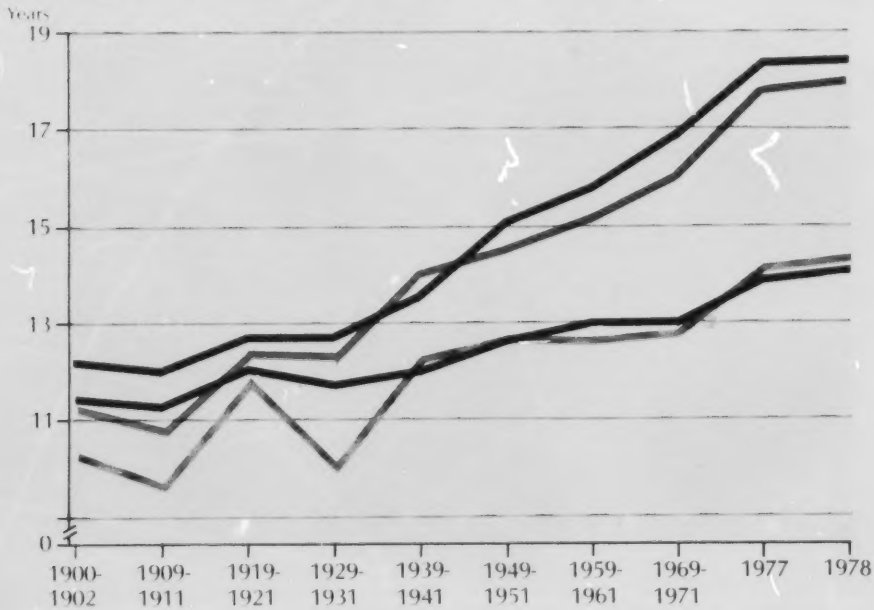
In 1978, persons reaching age 65 could expect to live on the average an additional 16.3 years. This is approximately three years longer than when Social Security was first enacted. White females have the highest life expectancy at age 65 with an average of 18.4 years remaining, followed by females of other races (18.0 years), males of races other than white (14.1), and white males (14.0).

If the declining mortality rate in the upper ages evidenced in recent years continues, the number of people in the older age group will increase even more in the decades ahead.

I-4. Life Expectancy at Birth, 1900 to 1978



Life Expectancy at Age 65, 1900 to 1978



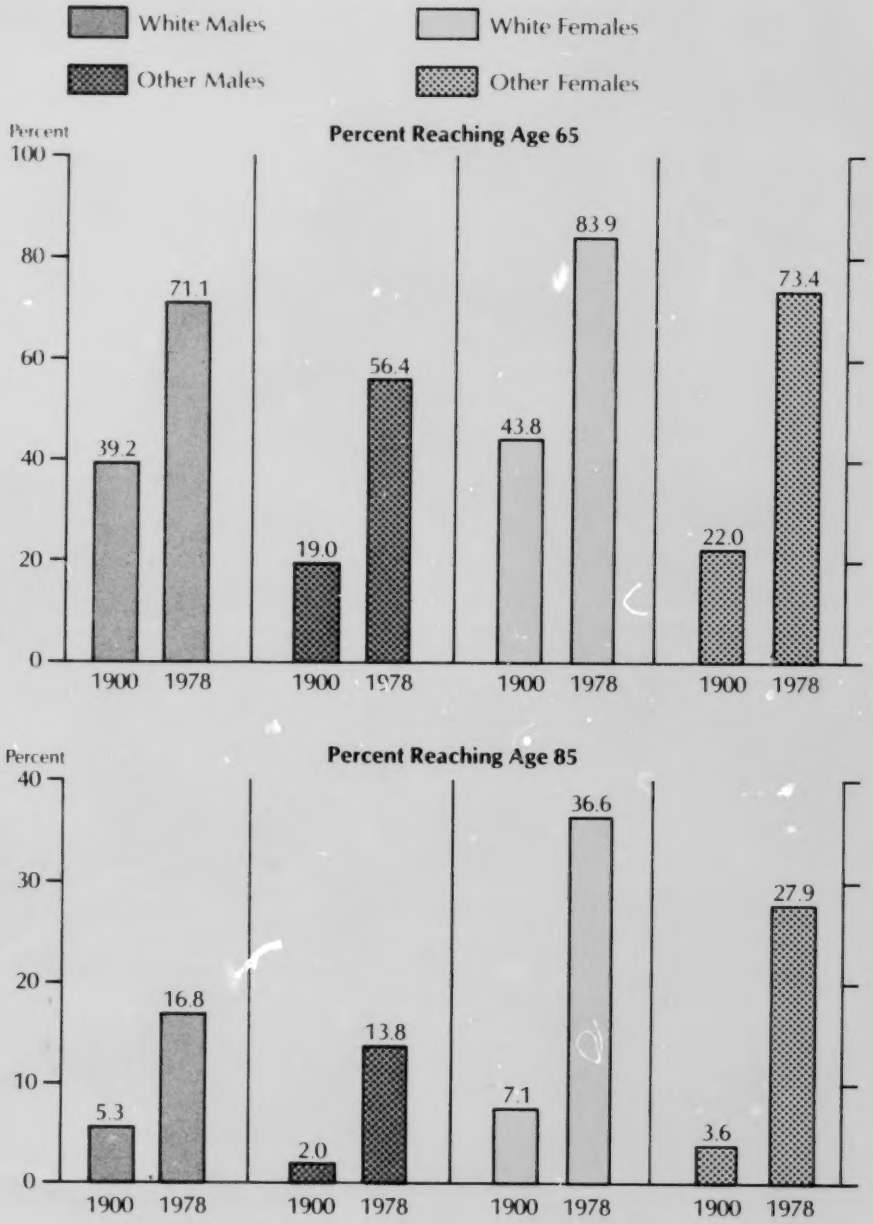
Source: National Center for Health Statistics

Chances of Survival

A dramatic indication of increase in life expectancy is provided by a comparison of the number of babies born in 1900 and 1978 expected to reach the upper ages. Only 40 percent of all babies born in 1900 could expect to reach 65, compared with 76 percent (more than three-quarters) in 1978.

The figures for those expected to reach age 85 are even more dramatic. In 1900, only one out of 14 white females could expect to live to age 85; in 1978, the number was more than one in three. Females of races other than white experienced the greatest gains since 1900, rising from four percent to 28 percent reaching age 85, followed by males of races other than white, white females and white males.

I-5. Percent of Children Born in 1900 and in 1978 Expected to Reach Age 65 and Age 85 by Sex and Race



Source: National Center for Health Statistics

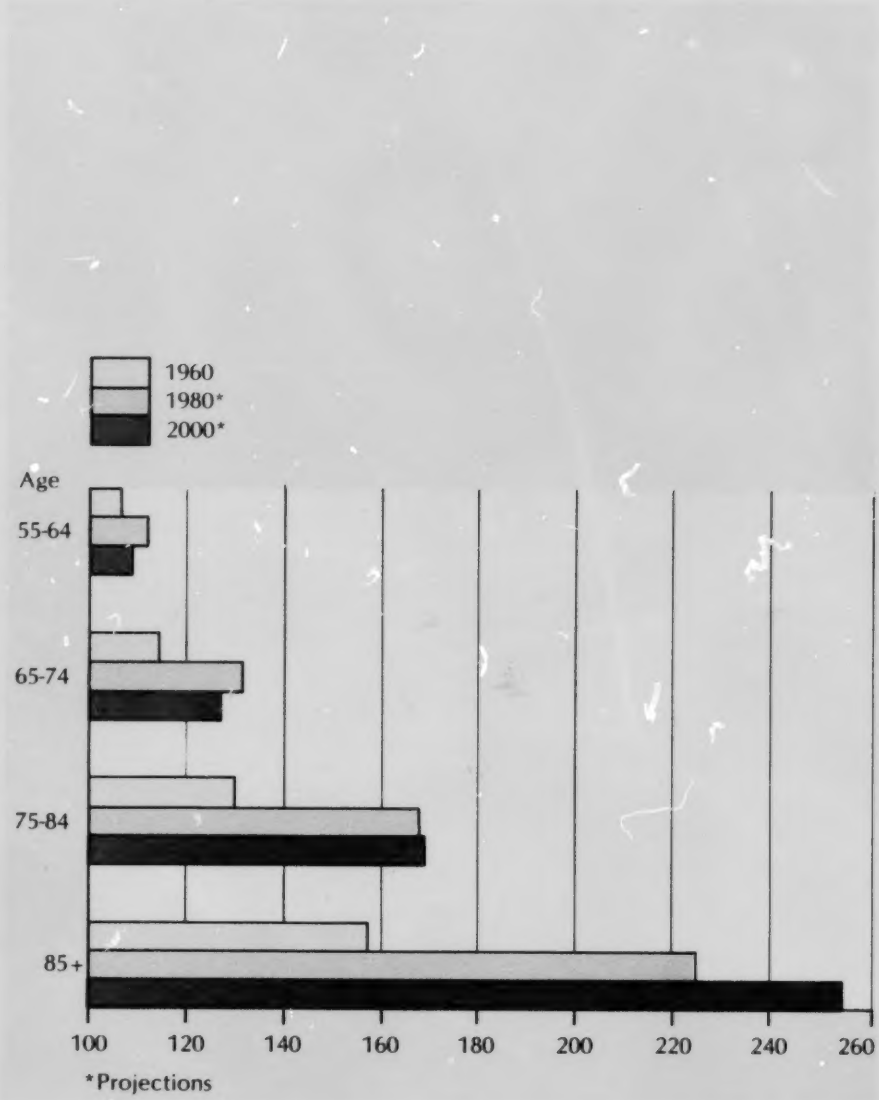
More Older Women

As a result of the still unexplained difference in male and female life expectancy, women disproportionately outnumber men in the older population. Between ages 55 and 64, there are 112 women per 100 men (1980); between 65 and 74, the number rises to 131; between 75 and 84, to 166; and for those over 85 the number rises to a remarkable 224 women for every 100 men.

With the increasing gap in life expectancies for males and females, the sex ratio has been widening for a number of years and will continue to do so in the future. While in 1900 males over 65 actually outnumbered females by 102 to 100, by the year 2000 there will be 150 women aged 65 and over for every 100 men, and the current 224 women per 100 men in the age group 85-plus will rise to 254.

Similar patterns emerge for the different racial groups. White females 65 and older outnumber white males by 147 to 100, and black females outnumber black males by 141 to 100. Women of Hispanic origin, however, outnumber men by only 115 to 100.

I-6. Sex Ratios (Women per 100 Men) Aged 55 and over by Age Group, 1960, 1980 and 2000



Source: Bureau of the Census

Marital Status

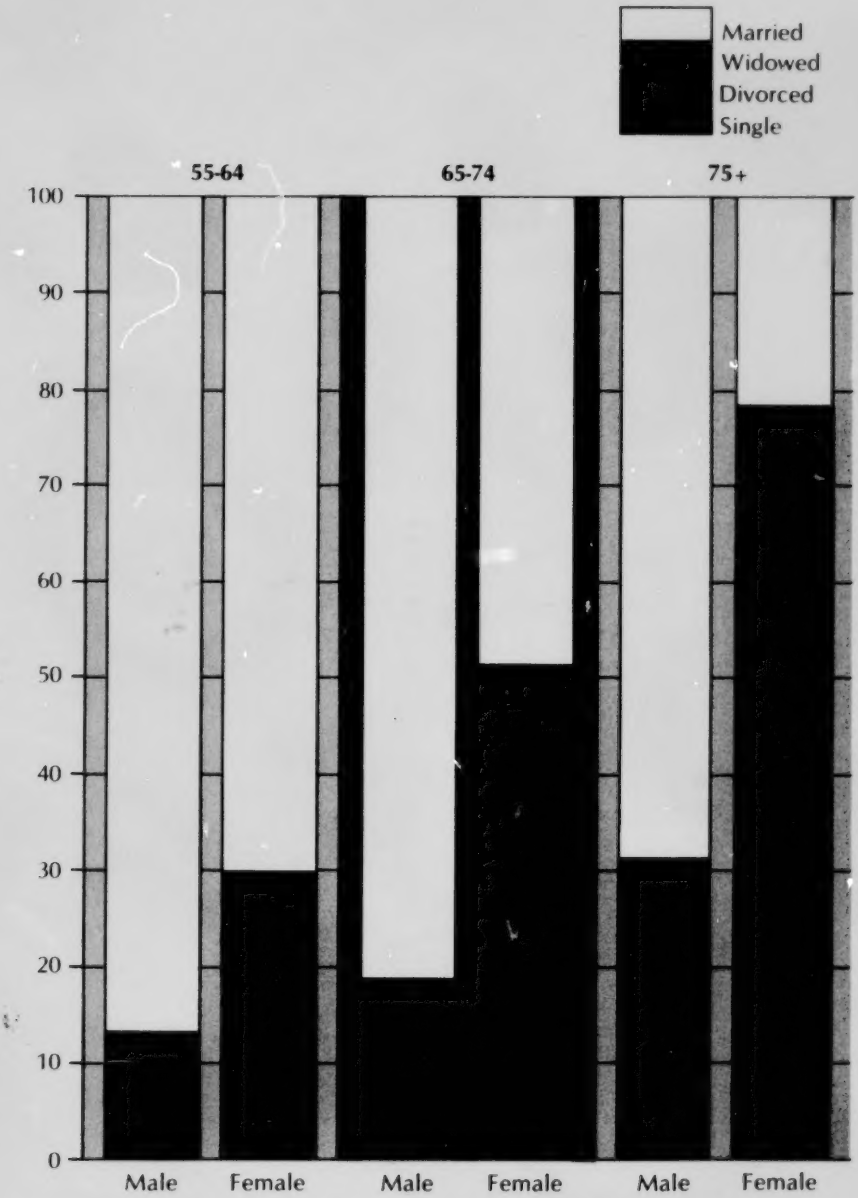
Greater life expectancy for females, compounded by the practice of men marrying younger women than themselves—more than a third of 65-plus husbands have under-65 wives—accounts for a large number of widows in the older population. More than half of all persons aged 65 and older are married and live in two-person, husband-wife households. However, this fact obscures great differences in the marital status of older men and women, and these differences increase rapidly with advancing age. Simply stated, most older men are married, while most older women are widows.

At ages 55-64 over 70 percent of women are married, at ages 65-74 the figure drops to less than 50 percent, and beyond age 75 it drops to a little more than 20 percent. Thus, a remarkable seven out of every 10 women age 75 and older are widows. By contrast, the percentage of men who are married declines relatively slowly with age. At ages 55-64, 87 percent of all men are married, at ages 65-74 the figure is 81 percent, and at age 75-plus, 69 percent of men are still married.

Substantial differences exist in marital status by race. Although for blacks and whites alike women are more likely to be widowed than married, a higher percentage of 65-plus white women are married than 65-plus black women (39 percent vs. 33 percent). Similarly, the percentage of men who are married is much greater for 65-plus whites than for 65-plus blacks (79 percent vs. 65 percent).

Somewhat different trends have prevailed in the marital status of men and women since 1950. The proportion of men aged 65 and older who are married has increased, while those widowed has decreased. The marital status of women, on the other hand, has remained relatively constant in the last 30 years. The differing patterns for men and women can be traced directly to the widening differential in life expectancy of men and women. The disparity between elderly widows and widowers grew from a ratio of two to one in 1950 to more than four to one in 1979.

I-7. Percent Distribution of Persons Aged 55 and older by Age Group and Marital Status, 1979



Source: Bureau of the Census

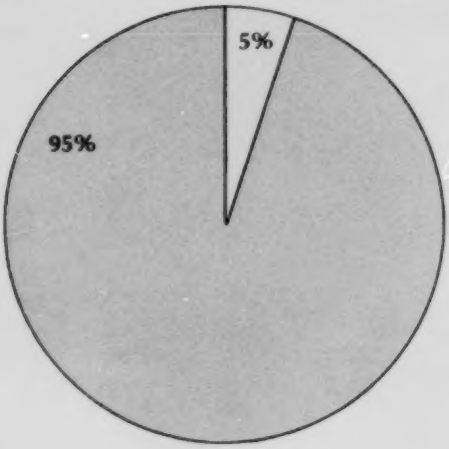
Living Arrangements

The vast majority of older people (over 95 percent of the 65-plus population) live most typically in a family setting in the community. Only five percent of the population over 65 live in institutions.

Significant differences exist in living arrangements by age and sex. Most men live in a family setting with a spouse throughout their older lives (78 percent of all males at ages 65-74, 67 percent at age 75 and older). Fewer than one-half of all women aged 65 and older live in husband-wife households. At 75-plus, only one in five lives with a spouse. With advancing age, most women aged 75 and older head up their own households, living either alone or with a non-relative. By contrast, not even one man in four is a single householder at age 75-plus. Relatively small numbers of either sex live with children or other relatives, although the percentage does increase with age and is most pronounced for females (27 percent at age 75-plus, compared with 10 percent of men).

The living arrangements of older persons have shown marked shifts in recent years, particularly for women. The proportion of women living in family settings has been declining, and the proportion maintaining their own households has increased substantially. The decrease in women living in families has resulted mainly from a decrease in the numbers living with children or other relatives. (See V-7)

I-8. Living Arrangements of the 65+ Population by Sex and Age Group, 1979



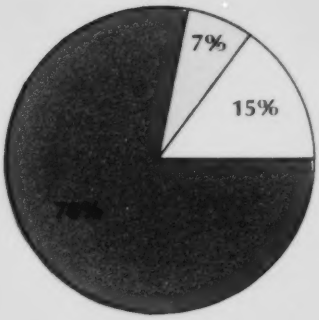
Total Population, Age 65+

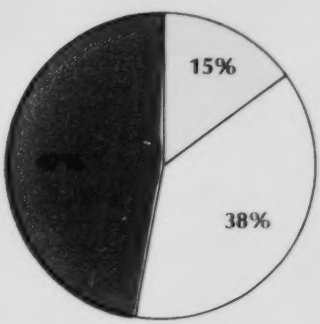
- Community resident
- Resident in institution

Noninstitutional Population

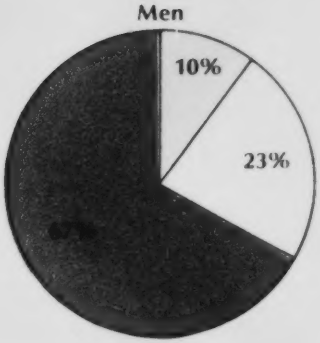
- Living with spouse
- Living with other relative
- Living alone or with non-relative

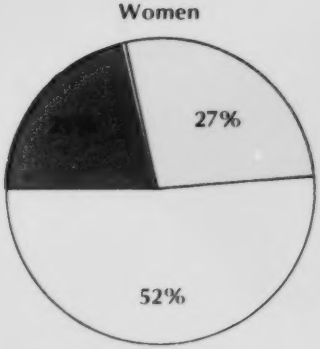
Age 65-74





Age 75+





Source: Bureau of the Census

Geographic Distribution

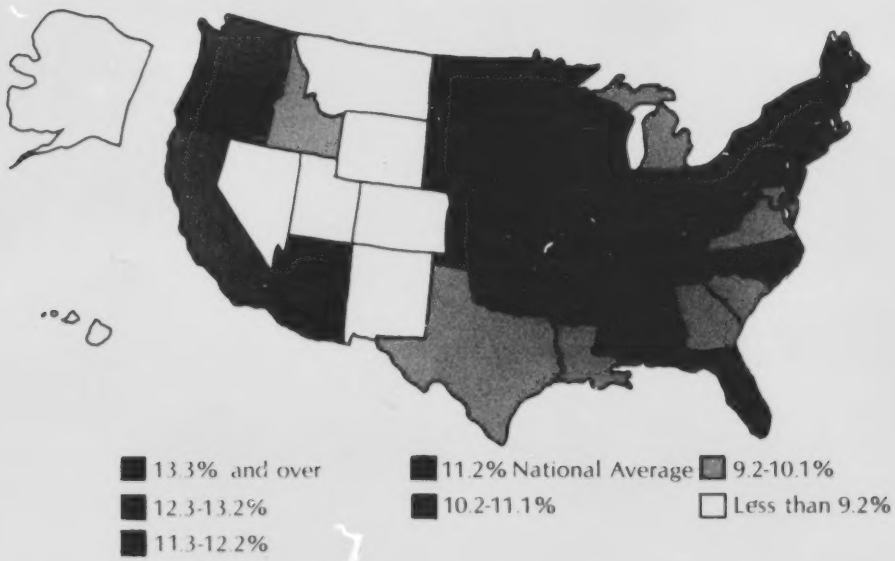
Older persons generally reside in much the same geographic distribution pattern as the younger population. In mid-1979, approximately one-half of the population 65 and older lived in the eight largest states in the country. New York and California had the largest number of people 65 and over, with more than two million each, and Florida, Pennsylvania, Texas, Illinois, and Ohio had more than one million each. An additional one-fourth of the older population lives in just 12 more states (New Jersey, Massachusetts, North Carolina, Indiana, Virginia, Georgia, Missouri, Wisconsin, Tennessee, Maryland, Minnesota and Louisiana).

During the period 1970-1979 the number of persons 65 and older increased in each of the 50 states, and in all but one state—Wyoming—the growth of the 65-plus population outpaced that of younger ages. With the exception of Alaska, the states experiencing the greatest percentage gains (over 40 percent) were primarily concentrated in the Sun Belt region—Arizona, Florida, Hawaii, Nevada, New Mexico and South Carolina. Nevada alone experienced nearly a 100 percent gain in its 65-plus population, but the total number of older people residing in the state remains relatively low (61,000), ranking 47th in the nation. Florida, on the other hand, another state that experienced large gains during the 1970-1979 period (over 60 percent) currently ranks eighth in the nation with more than 1.6 million inhabitants who are 65-plus.

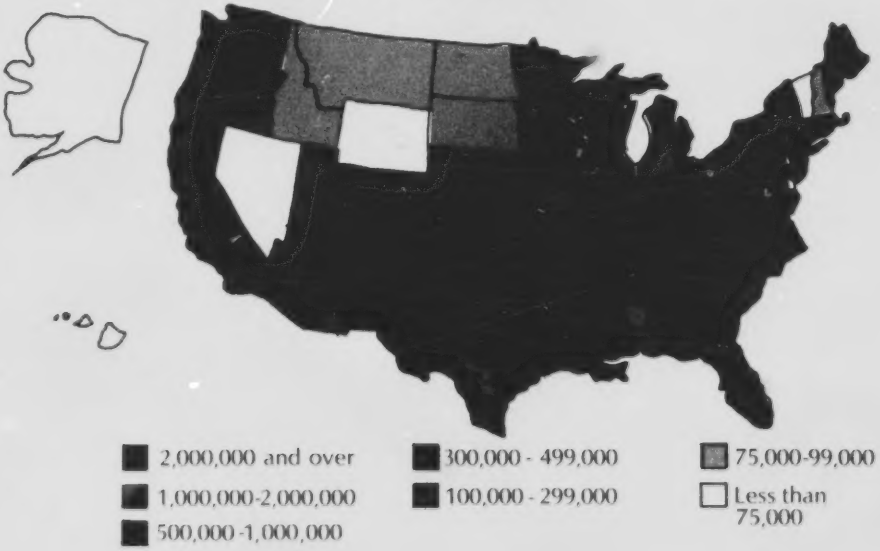
The number of older persons as a percentage of the total population residing within each state follows a somewhat different pattern than the numerical distribution (with the exception of Florida which has both a high number and high percentage of older persons). The percentage of persons 65-plus within individual states varied from 2.6 percent (Alaska) to 18.1 percent (Florida), compared with 11.2 percent for the United States as a whole. States with a particularly high percentage of older persons (12.5 percent or more) are heavily concentrated in the Midwest Farm Belt region—Iowa, Nebraska, Missouri, South Dakota and Kansas, as well as in Arkansas, Oklahoma, Rhode Island and Pennsylvania.

In some states, a major factor contributing to a high percentage of older persons is movement of the young to other areas. Florida is an exception with a heavy influx of retirees. Those states with low percentages of older persons have generally had large numbers of the young settle in them, or have a relatively high birth rate.

I-9. Percent of Each State's Total Population Aged 65 and older, 1979



Number of Persons Aged 65 and Older, 1979



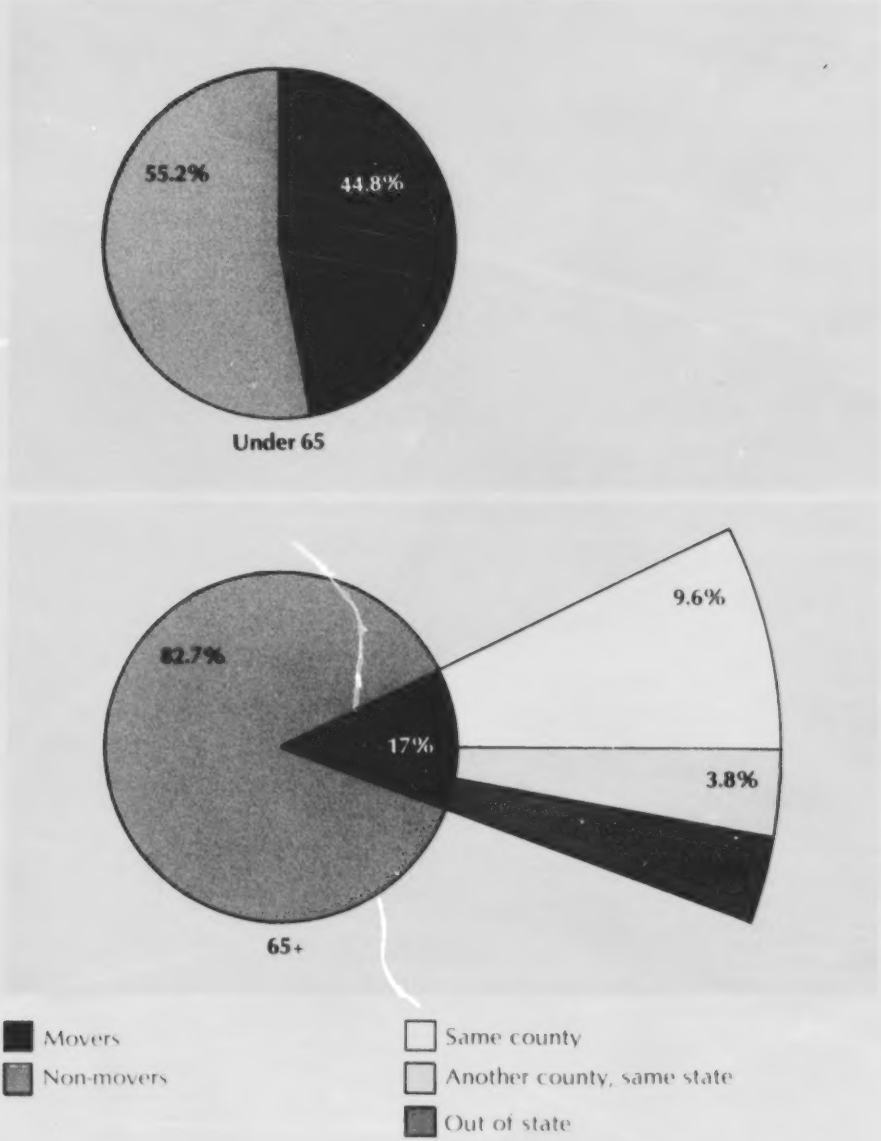
Source: Bureau of the Census

Patterns of Mobility

Since the major reason for a change of residence is a change in one's work location, older persons are less likely to change residence than members of younger age groups. Between 1975 and 1979, only one person in six aged 65 and older (3.9 million individuals) and one in five in the age group 55-64 moved from one home to another. For the population as a whole, more than four persons in 10 changed residence during the 1975-1979 period.

Of the 3.9 million persons in the 65-plus population who did move during the period, the majority (57 percent) moved to another home in the same county; 22 percent moved to another county in the same state; and another 21 percent moved out of state—the last group accounting for almost 830,000 older persons. Most out-of-state migration follows the pattern for the total population, with some concentration toward the Sun Belt section of the nation.

I-10. Residential Mobility Patterns of the Under-65 and 65-and-older Population, 1975-1979



Source: Bureau of the Census

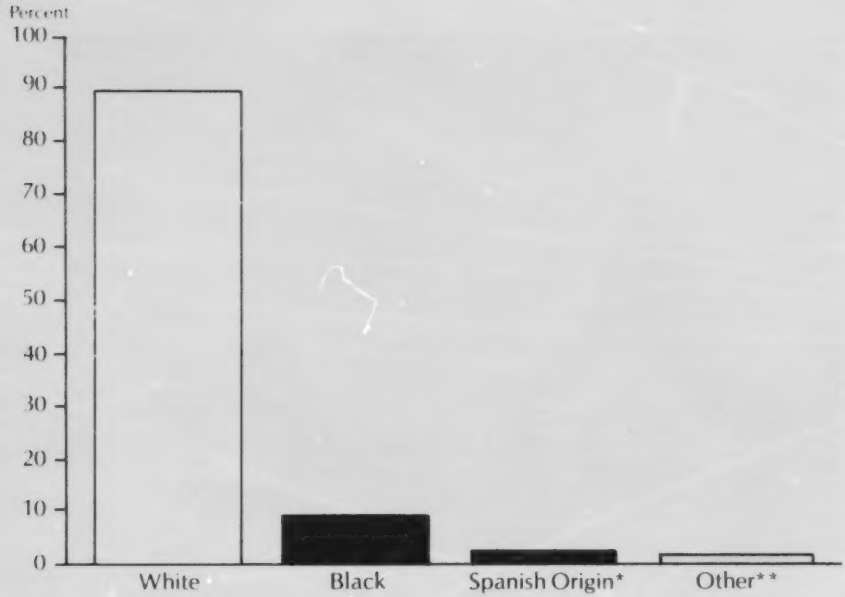
Racial and Ethnic Makeup

Whites are disproportionately represented in the older population. In 1980 about 90 percent or 23 million persons aged 65 and older were white, 8.2 percent or 2.1 million were black, and about 2.0 percent or 514,000 were of "other" races. Persons of "other" races include 175,000 of American Indian, Eskimo and Aleut descent and 212,000 from Asia and the Pacific Islands. Persons of Hispanic origin (who may be of any race) numbered 539,000 and represented 2.3 percent of all persons 65 and older.

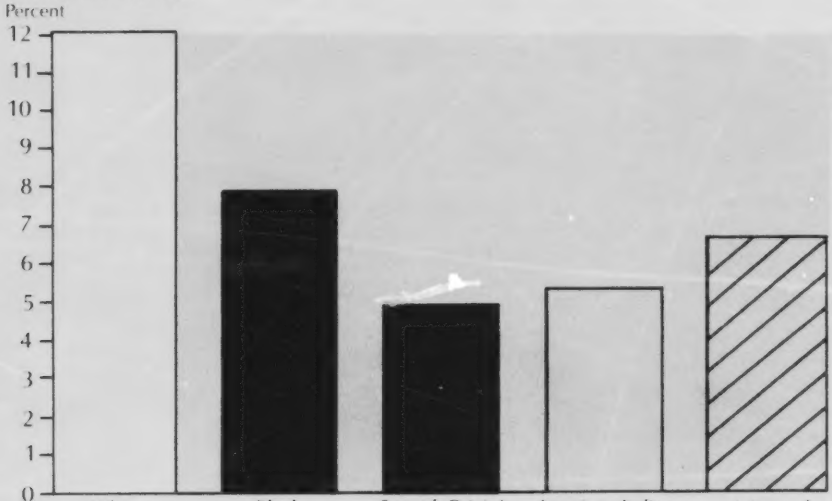
Because of their longer life expectancy and lower birth rates, whites 65-plus comprise a greater proportion of the total white populace than is true of other racial groups. Whites 65 and older represent 11.2 percent of all whites; blacks 65 and older represent 7.8 percent of the total black population; those of Hispanic origin represent 4.5 percent of the total Hispanic population; American Indians, Eskimos and Aleuts aged 65-plus comprise 5.3 percent of that group; and Asians and Pacific Islanders 65 and older comprise 6.7 percent of that group.

The number of blacks and "other" persons aged 65 and older has been increasing at a greater rate than that of whites in recent years. Between 1970 and 1980, older blacks experienced a 34 percent gain, compared with 23 percent for whites.

I-11. Percent of Population Aged 65 and over in Each Color and Race Group, 1980



Percent of Population of All Ages in Each Race/Color Group Aged 65 and older, 1980



*Spanish Origin may be of any race

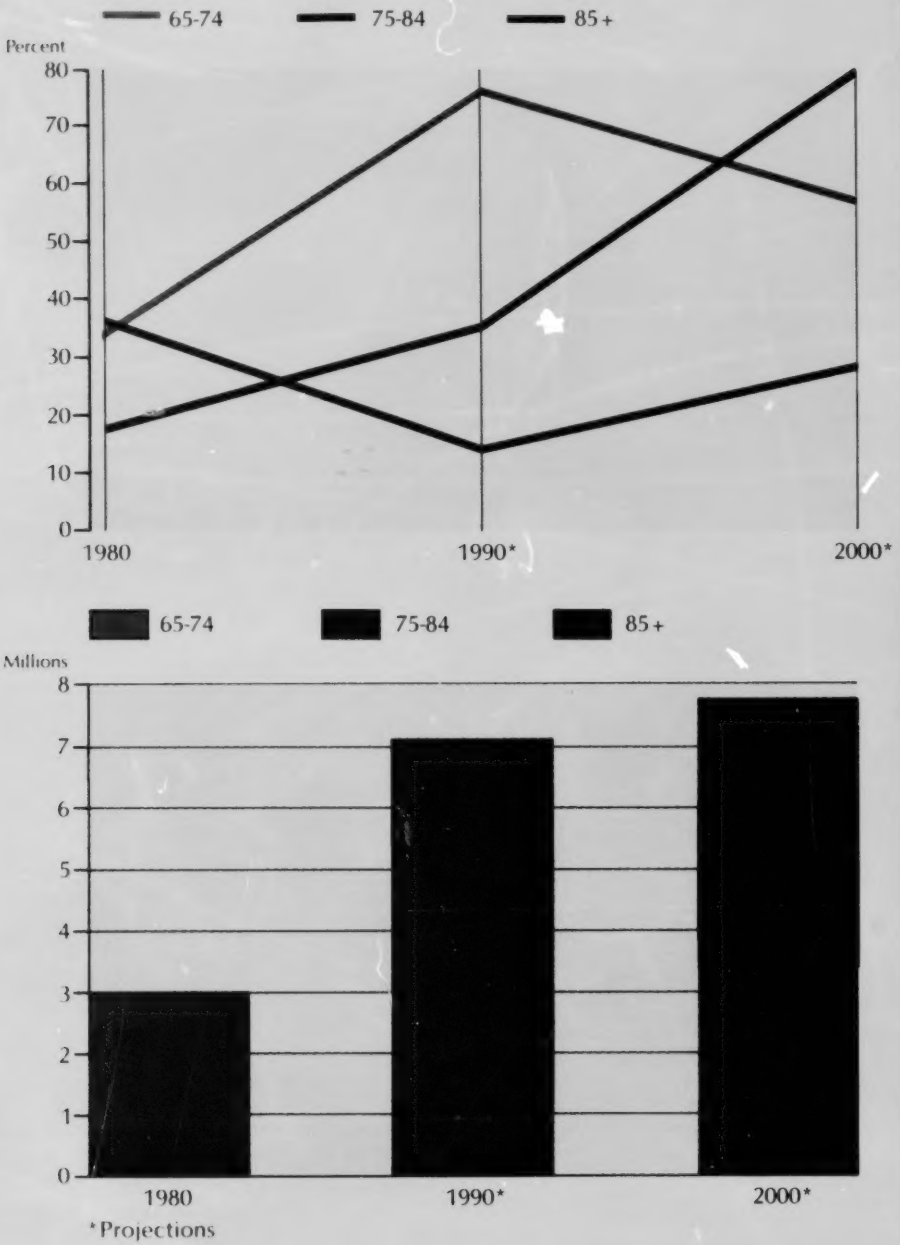
**Other includes American Indians, Eskimos, Aleuts, Asians and Pacific Islanders

Source: Bureau of the Census

Increasing Number of Older Veterans
The number of older Americans who are veterans will increase substantially within the next two decades as a result of the aging of the World War II and Korean War veteran populations. In 1980, three million men 65 and older were veterans; by the year 2000 the number who survive to be 65 years and older will jump to nearly eight million, an increase of more than 160 percent. The increase in veterans who are 75 and older will be even more dramatic—more than threefold in the next 20 years.

In 1980, 30 percent of all U.S. males 65 and older, and 22 percent of those 75 and older, were veterans. In the year 2000, the respective figures will climb to 62 and 68 percent. The tremendous increase in the veteran population aged 65 and over has far-reaching implications for the provision of health care services to an aging population. In fiscal 1979, approximately 26 percent of the veterans being cared for in VA hospital beds were 65 and older, and over 60 percent of veterans in long-term care facilities operated by, or under contract to, the VA were 65 or older. VA health care expenditures for all age categories currently account for over 10 percent of total federal government health care expenditures. In 1978, $1.1 billion was spent for health care for veterans aged 65 and older by the Veterans Administration.

I-12. Males Aged 65 and over Who are Veterans, by Age Group, 1980, and Projections for 1990 and 2000



Source: The Veterans Administration

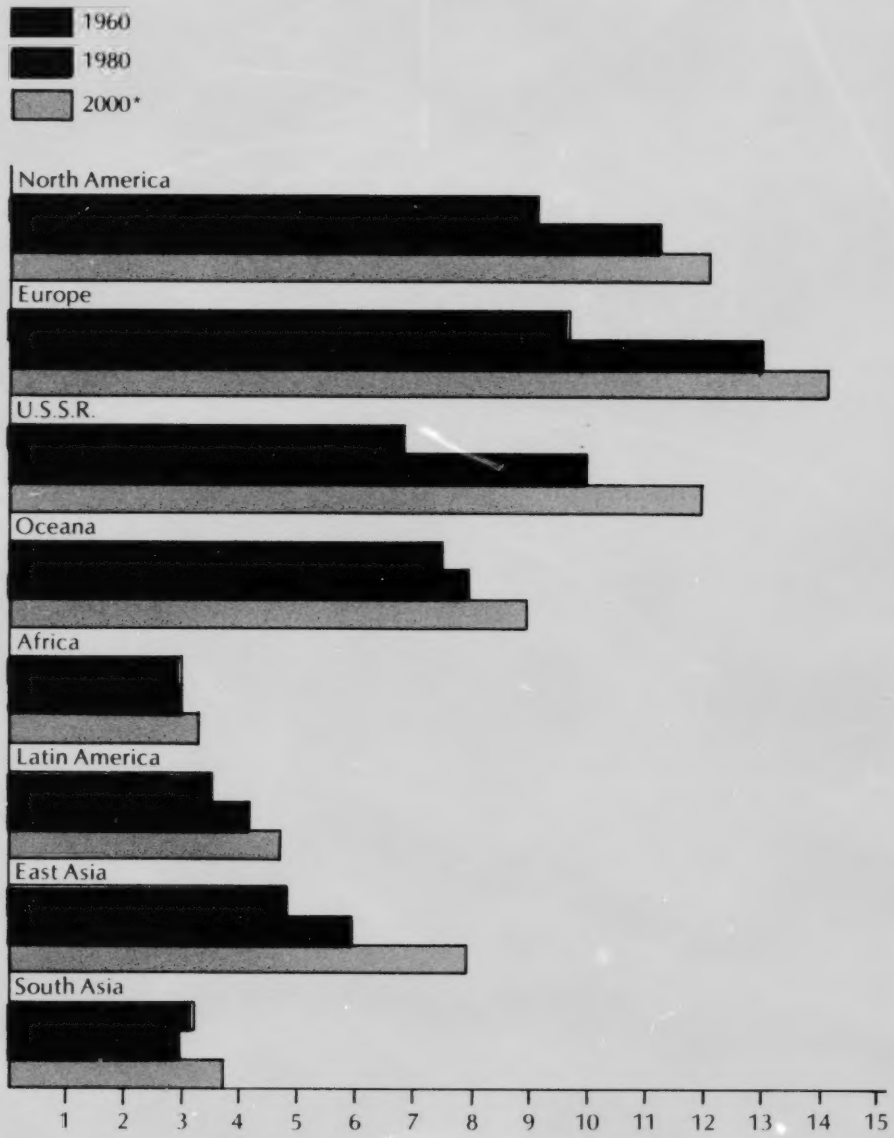
Aging in Other Countries

The population of older persons worldwide will increase substantially in the next two decades. In 1980 the number of persons 65 and older worldwide was 265 million, and by the year 2000 the figure will climb to 396 million.

The highest proportions of older persons are found in the more developed industrialized nations of the world, averaging 11 percent of the total population (as in the United States) and ranging from eight percent in Japan to as high as 15 percent in Sweden and West Germany.

The proportion of older persons in the less developed countries is relatively low (currently averaging four percent of the total population) and will remain so in the next two decades because of continuing high birth rates. These nations will nevertheless experience substantial numerical increases in their older populations between 1980 and 2000. In the next 20 years the number of persons aged 65 and older in developing nations will almost double and will comprise nearly 60 percent of all older persons worldwide.

I-13. Percent of Total Population Aged 65 and older by World Regions, 1960, 1980 and 2000



*Projections

Source: United Nations Statistical Yearbook

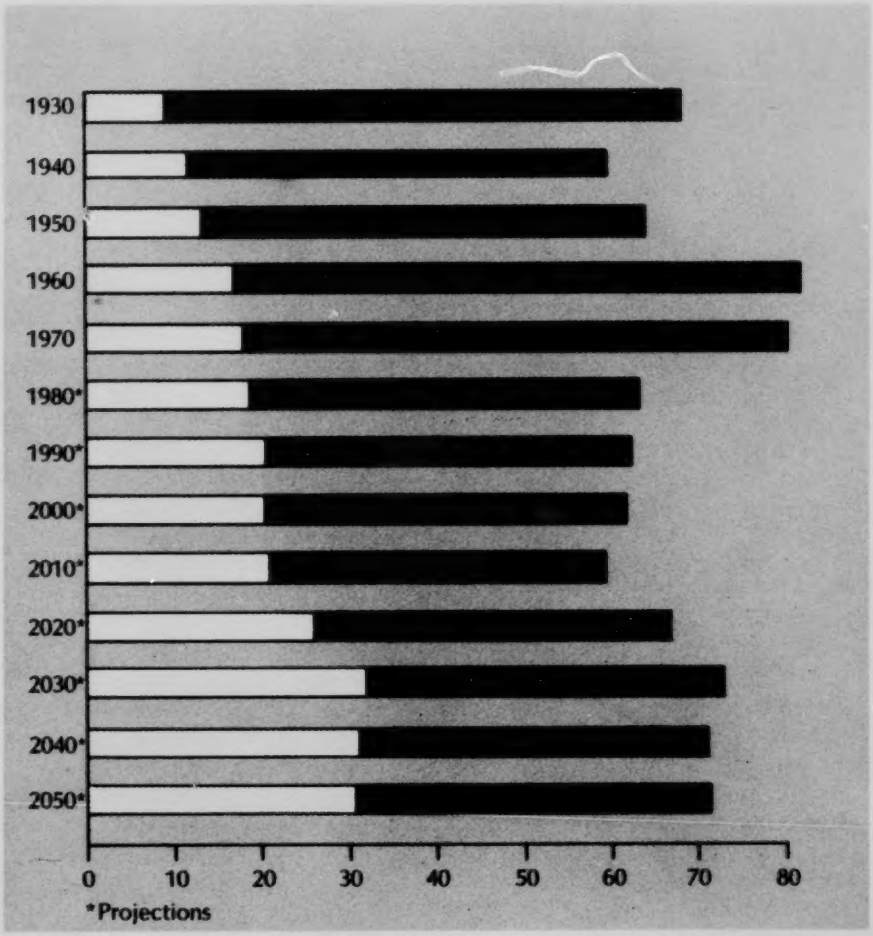
Dependency Ratios

The changing age distribution of the U.S. population raises serious questions about retirement and health costs, employment policies, family roles, intergenerational relationships and societal structures. The issues of family and societal responsibility will come under increasing scrutiny. Would an increasingly older (or so-called "dependent") population, consisting primarily of non-workers, pose a burden on the younger working segments of society? Or, are there other age trade-offs, such as less expenditures for schools and more for retirement income systems?

Several measures of gross age dependency are possible. One relates the number of persons 65 and older and the number under 18, the assumed "dependent" populations, to the group 18-64, the assumed "productive" or working population. As shown in the facing chart, the ratio of persons 65 and older per 100 persons aged 18-64 has steadily risen from 9.1 percent in 1930 to 18.4 percent in 1980. The ratio will remain relatively constant for roughly the next 30 years, and then will climb to 26 per 100 by 2020 and more than 30 per 100 by 2030, as the "baby boom" generation ages.

Although the older age dependency ratio has been increasing during the century, the total societal dependency ratio (including those under 18 as well as those 65 and older) shows a much smaller "burden" on the middle 18-64 year-old group. Following a period of high dependency (a combined ratio of 80 per 100 in the 1960s and 1970s), the ratio has declined rapidly and will continue to decline until 2020, as the youth population continues to decrease. Thereafter, the total ratio will increase as the population grows older, but will not reach the 1960-1970 peaks.

I-14. Number of Persons Aged 65 and older and Under 18 per 100 Persons Aged 18-64, 1930-1980, and Projections to 2050



Source: Bureau of the Census

Federal Programs for the Aged

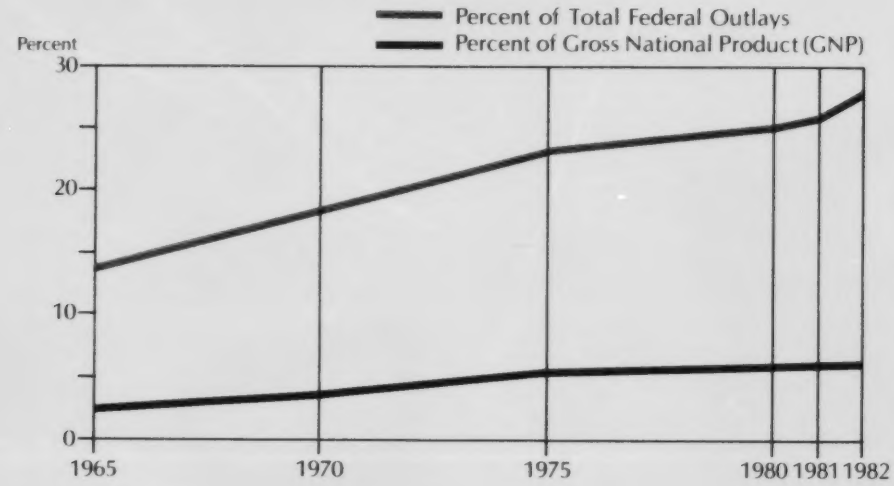
While many federal programs provide benefits to the elderly, five major programs most prominently reflect the nation's concern for them: Old-Age and Survivors Insurance; Medicare; Medicaid, Supplemental Security Income; and the services provided by the Administration on Aging. These programs were established primarily for the elderly or, in the case of Supplemental Security Income and Medicaid, have special provisions to guarantee the eligibility of poor elderly. The benefits they provide are fundamental—income, medical care, nutrition. The first four programs are so large that the outlays for the elderly in other federal programs may seem insignificant by comparison.

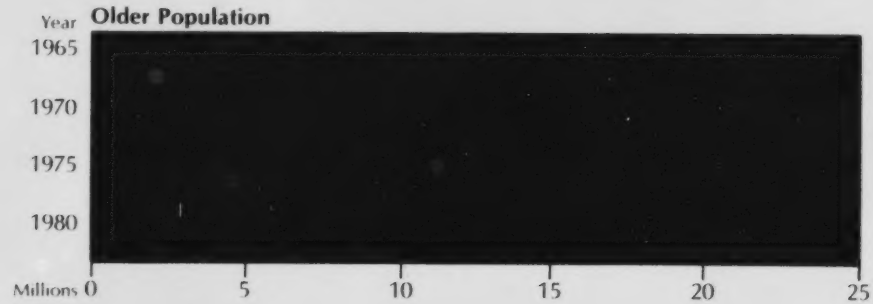
The accompanying table shows federal outlays for the elderly in these five programs. Included in the total are 100 percent of the Old-Age and Survivors Insurance, Medicare and Administration on Aging programs, 85 percent of outlays of the Supplemental Security Income program, and 37 percent of the Medicaid program. The latter percentages represent the degree of participation by persons aged 65 or older.

Between 1965 and 1980, such outlays increased eightfold; their share of the federal budget increased by more than 77 percent; and their share of the gross national product doubled. During that same period, the population aged 65 or over increased by only 34 percent.

There are, of course, other federal programs which benefit the elderly in a substantial way—disability insurance, veterans benefits, civil service and military retirement payments, food stamps, and home energy assistance, to name a few. There are also various ways to measure the degree to which the elderly participate in such programs—depending for example on whether the elderly are defined as those aged 55, 60, or 65 or older, whether benefits to their dependents are included or not, or whether the cash equivalent value of services or in-kind benefits (like medical care) are determined based on a particular economic model. However, any such analysis would raise as many issues as it resolves. To the extent that a national commitment to the elderly is embodied in the federal program structure and budget, it is closely measured by the growth of the five programs chosen here.

I-15. Department of Health and Human Services Outlays for Major Federal Programs for the Aged





Source: Department of Health and Human Services

I-16. Overview

Overall Federal Spending

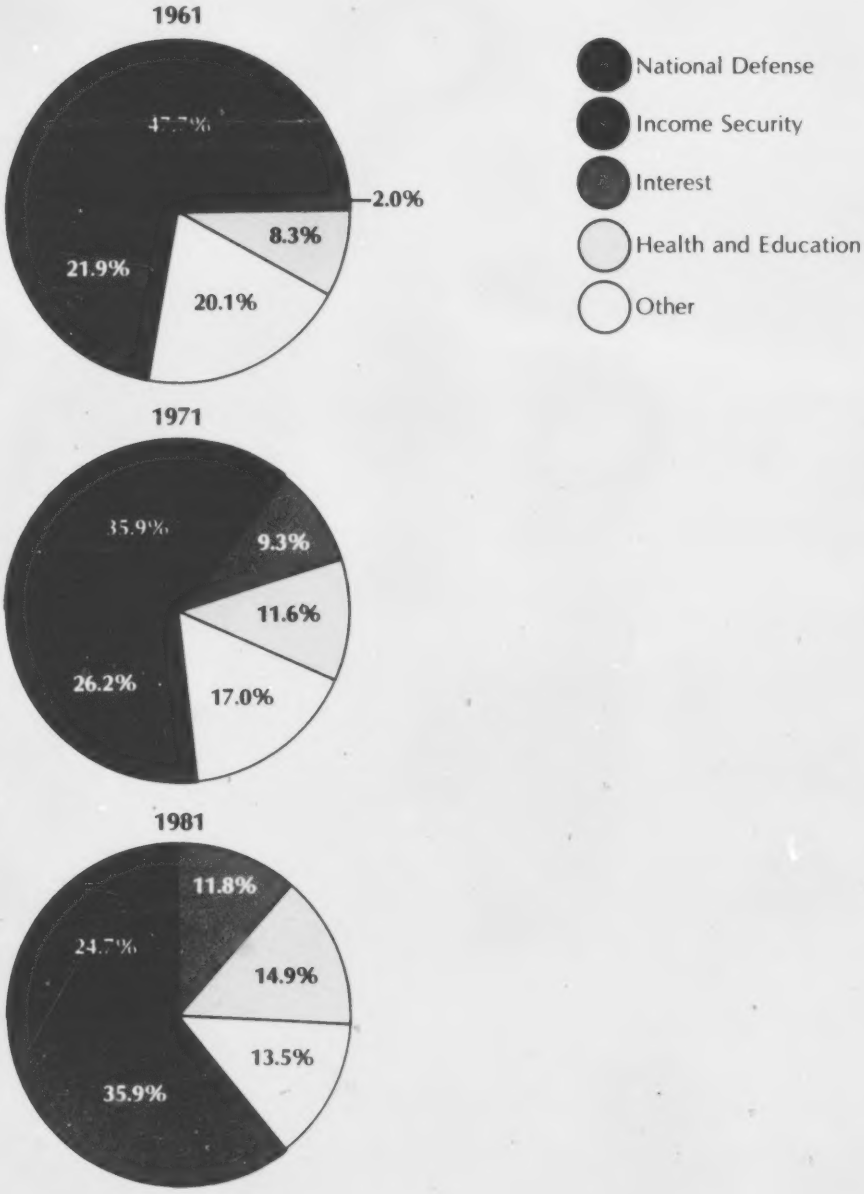
Over the last 20 years, federal spending for income security has climbed from less than half the amount of spending on national defense to nearly half again as much as national defense. In 1961, spending for defense took 47.7 percent of the federal budget, while spending on income security took only 21.9 percent. Estimated spending in 1981, on the other hand, shows only 24.7 percent of the budget going for defense, compared with 35.1 percent for income security.

In actual dollars, defense spending was $46.6 billion in 1961, $76 billion in 1971, and is expected to be about $163.7 billion in 1981. Income security spending was $21.4 billion in 1961, $55.4 billion in 1971, and is expected to be $232.6 billion in 1981.

In constant dollars (adjusted for inflation), defense spending dropped from $74.8 billion in 1961 to about $73.4 billion this year. Spending on income security tripled from $34.4 billion in 1961 to about $104.4 billion this year.

Included in the category of income security are: General retirement and disability payments (Social Security), federal employee retirement and disability payments, unemployment insurance and public assistance, and other income supplements. Defense spending includes all those outlays for: Department of Defense military activities, atomic energy defense activities and other defense-related activities.

I-16. Percent Distribution by Function of Federal Budget Outlays: 1961, 1971, 1981



Source: Bureau of the Census

II-1. Employment

Composition of the Labor Force

The size and composition of the U.S. labor force has undergone profound changes in recent years. One of the most dramatic changes has been the diminishing labor force participation by older workers as the trend to early retirement continues (see II-2 and II-4).

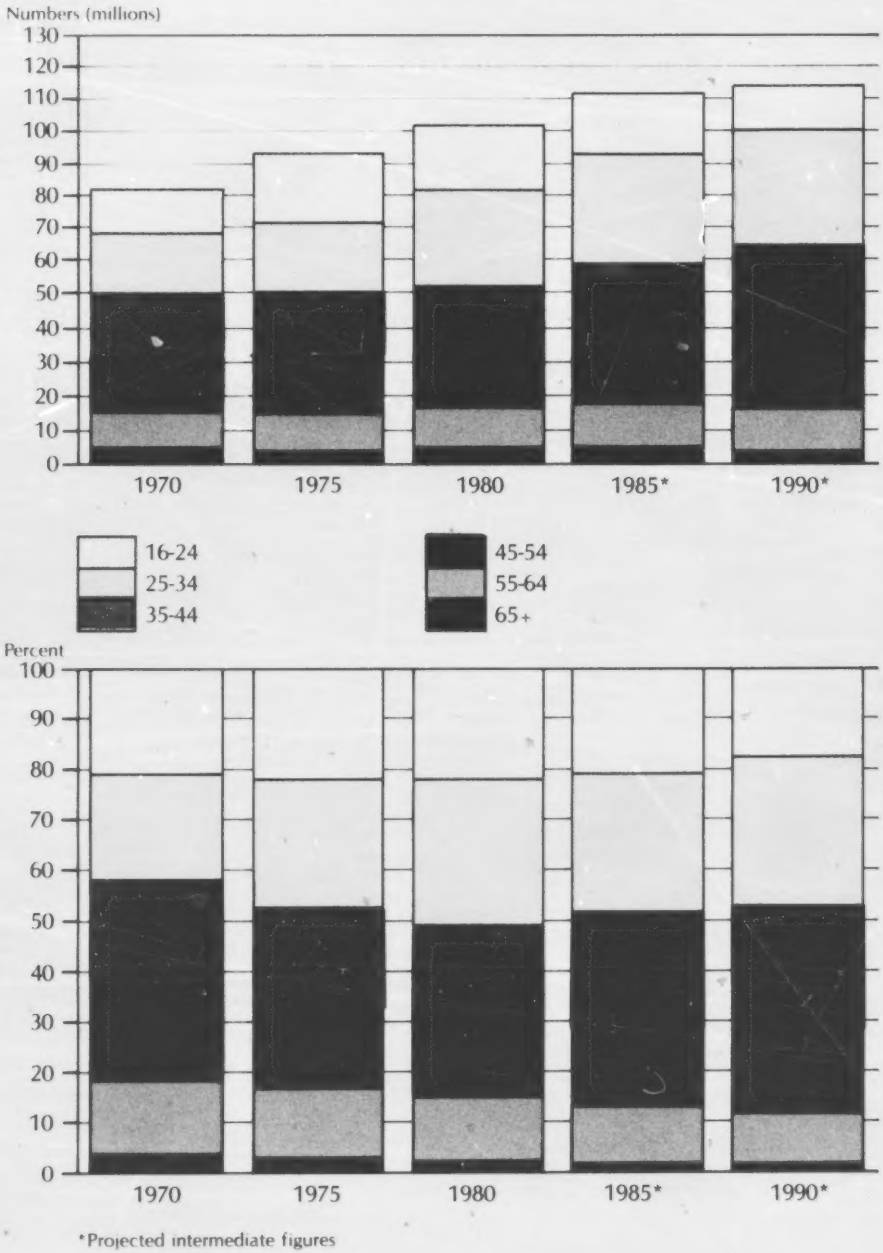
The decade of the 1970s witnessed a continuing expansion of the U.S. labor force at a rate which far outpaced the growth of the overall U.S. population. The total civilian labor force grew by 22.4 million persons from 1970 to 1980 (a 27.5 percent increase), while the total U.S. population grew by 17.9 million. The 1970s were characterized by the entrance of large numbers of teenaged and other young workers into the labor force as the post-World War II "baby boom" children came of working age.

The situation for older workers (55-plus) during the 1970s was essentially the opposite of the overall population trend. Whereas the population 55 and older increased by 7.5 million people (or 19.4 percent) between 1970 and 1980, the number of older people in the labor force remained basically unchanged (14.5 vs. 14.8 million). The declining proportion of older workers in the labor force reflects a long-standing trend. (See II-4)

According to projections compiled by the U.S. Department of Labor, the 1980s will continue to witness an expansion—although at a slower pace—of the U.S. labor force (at an average rate of 1.25 to 1.5 percent a year according to "middle range" growth projections). The largest growth will be among workers in the age group 25-44, directly reflecting the maturing of the postwar "baby boom" population. The entrance of relatively unskilled younger workers into the labor force will decline, reflecting the decrease in the size of the age group 16-24 during the decade of the 1980s.

The U.S. Department of Labor's "middle range" labor force projection predicts a continuing decline in the representation of older workers in the labor force based on current trends (see II-2). Between 1980 and 1990 the population 55 and older will grow by some 4.5 million. At the same time, the number of them in the labor force is projected to decrease by approximately 600,000 workers. This projection would change if public and private policies relative to retirement and older worker employment were changed.

II-1. Age Distribution of the Labor Force, 1970-1980, with Projections to 1990



*Projected intermediate figures

Source: Department of Labor

II-2. Employment

Participation in the Labor Force

The twentieth century has witnessed a dramatic decline in the proportion of older men in the labor force. In 1900, nearly two out of every three men aged 65 and older worked, but by 1980 only one in five did so.

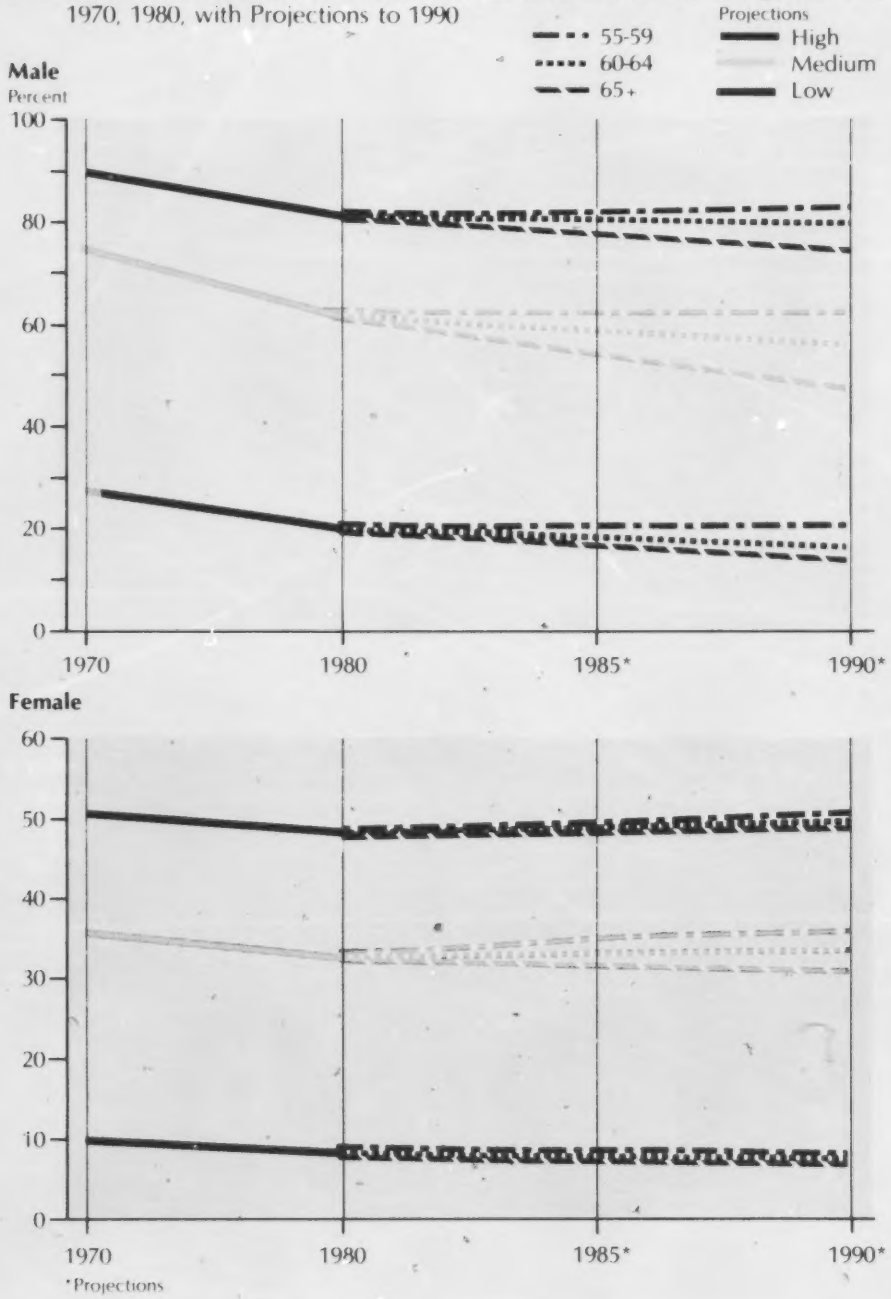
While the trend has slackened some, projections indicate that the number of men in the labor force aged 65 and older will continue to decline in the 1980s. Thus, although the total number of men aged 65 and older has increased by around 1.7 million in the past decade, the number in the labor force decreased by more than a million. This trend could be reversed if public and private sector policies were altered in favor of older worker employment and delayed retirement.

The proportion of men in the age group 55-65 who remain in the labor force has been declining as well. While decline in labor force participation of this age group was relatively small between 1950 and 1970 (from 87 percent to 83 percent), the downward trend accelerated in the decade of the 1970s. Labor force participation rates of men 55-64 dropped by 10 percentage points in the past decade, and by 1980 only seven out of every 10 men in the age group were in the labor force. The biggest drop has been in the 60-64 year-old group, reflecting a continuing trend to early retirement (see II-4). In 1980, only six of every 10 men aged 60-64 were part of the U.S. labor force.

The trend for older women's participation in the work force has been considerably different. The rate for women aged 65 and older has remained fairly constant in this century, peaking at 10.8 percent in 1960 but slowly and steadily declining since. By 1980 only 8.1 percent of all women 65 and older, or 1.1 million, were active in the work force. While the decades of the 1950s and 1960s saw a rapid increase in the percentage of women aged 55-64 who worked (from 27 to 43 percent), the 1970s have witnessed a leveling off of this trend. In 1980, 42 percent of women aged 55-64 were in the labor force.

The Bureau of Labor Statistics has prepared three series of projections of labor force participation rates in the decade of the 1990s under different growth rate assumptions. All three series foresee a continuing decline, or at best a slackening off of the current downward trend in labor force participation rates among older workers throughout the 1980s. If current trends continue, it is estimated that only four out of every 10 men 55 and older and two out of every 10 women will be in the labor force.

II-2. Labor Force Participation Rates for Persons 55 and Older, by Age and Sex, 1970, 1980, with Projections to 1990



Source: Department of Labor

II-3. Employment

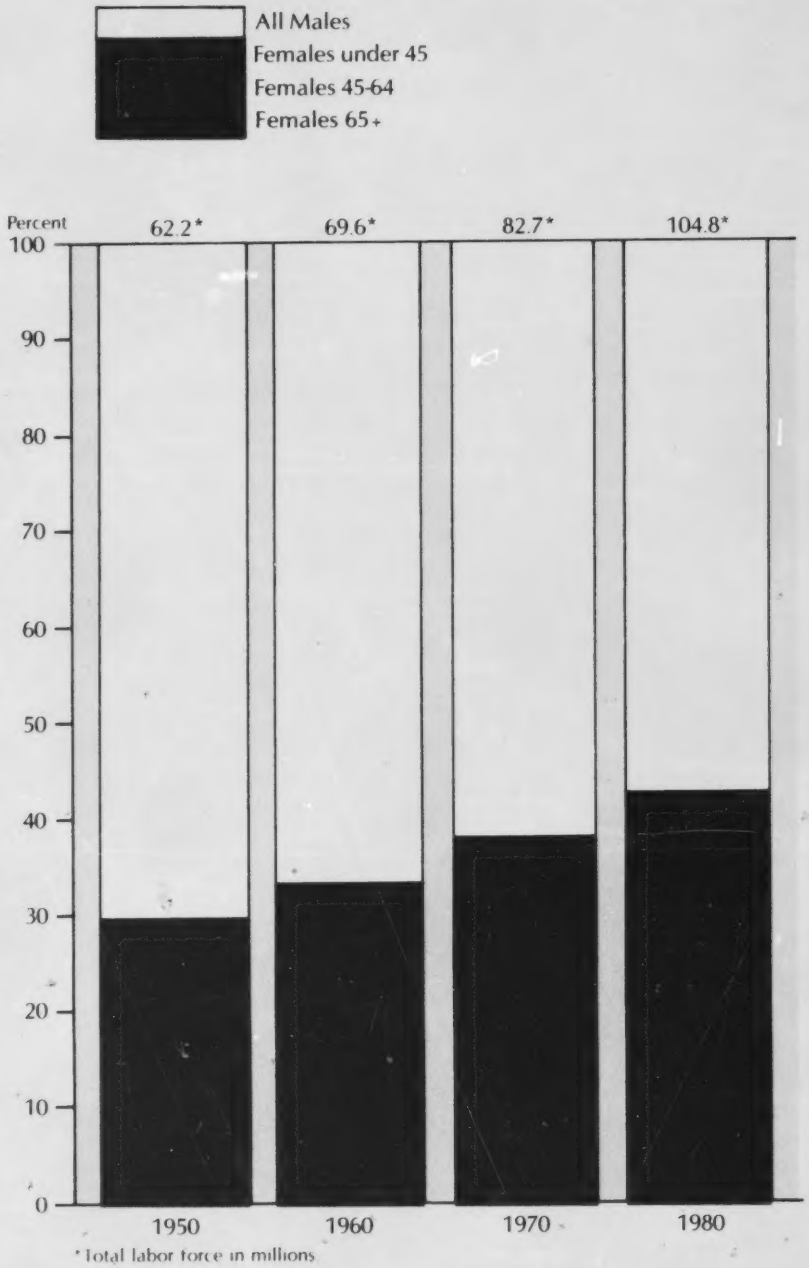
Women in the Labor Force

The U.S. labor force has changed significantly in the last 30 years as a result of the changing age structure, the increasing life expectancy for women, the steady increase in the proportion of women entering, re-entering, and remaining in the labor force, and the changing pattern of employment of older persons.

In 1950, three out of every 10 U.S. workers were women. In 1980, the number increased to four in 10. Similar trends exist in the older work force. During this 30-year period, women increased from 25 to 40 percent of the 45-plus work force.

The increasing proportion of women in the labor force is likely to have far-reaching effects on both the future economic security of older women and on the traditional, established societal and family roles for women. One such role likely to come under increasing strain is that of the middle-aged woman as the chief provider of health and social support to aging parents. (See V-3)

II-3. Percent Distribution of the Total Labor Force by Sex, 1950 to 1980



*Total labor force in millions

Source: Department of Labor

II-4. Employment

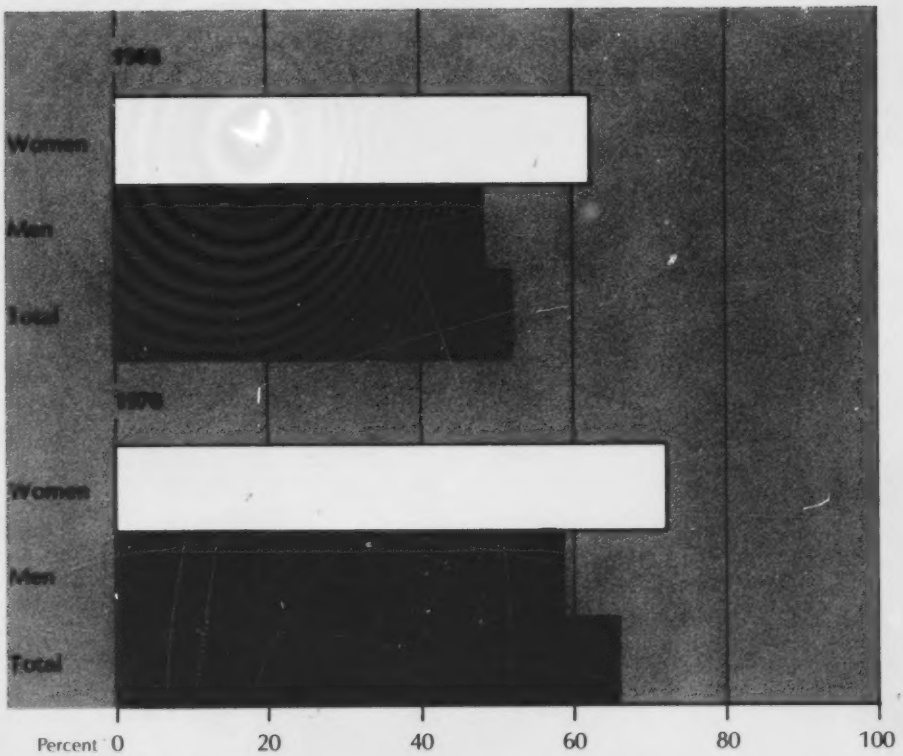
Early Retirement Trends

The trend toward "early retirement" is reflected in the growing number of persons claiming Social Security benefits prior to age 65. One-third of all Social Security beneficiaries currently retire at age 62. Since the inception of early retirement, the number and percentage of persons of both sexes retiring early and receiving actuarially reduced benefits have steadily increased. In 1968, 48 percent of all new Social Security payment awards to men were to claimants under 65. By 1978, this had increased to 61 percent. For women, although the total number receiving Social Security benefits has increased threefold since 1960, the sharpest increase has been in those receiving reduced benefits. In 1968, 65 percent of all new awards to women were to claimants under 65. In 1978, the figure had climbed to 72 percent.

The early retirement rate for male and female workers together was 66 percent in 1978. The most recent figures available from the Social Security Administration indicate that since 1977, the number of people retiring early has declined slightly (to 64 percent in 1980). It is too early to tell whether or not this is a reversal of the early retirement trend.

At present, of the approximately 20 million retired worker beneficiaries of all ages receiving Social Security payments (excluding dependents, survivors, etc.), almost 60 percent are receiving "reduced benefits" because they started drawing benefits prior to age 65.

II-4. Percent of Total Claimants Awarded Actuarily-reduced Payments Because of Retirement Before Age 65, by Sex, 1968 and 1978



Source: Social Security Administration

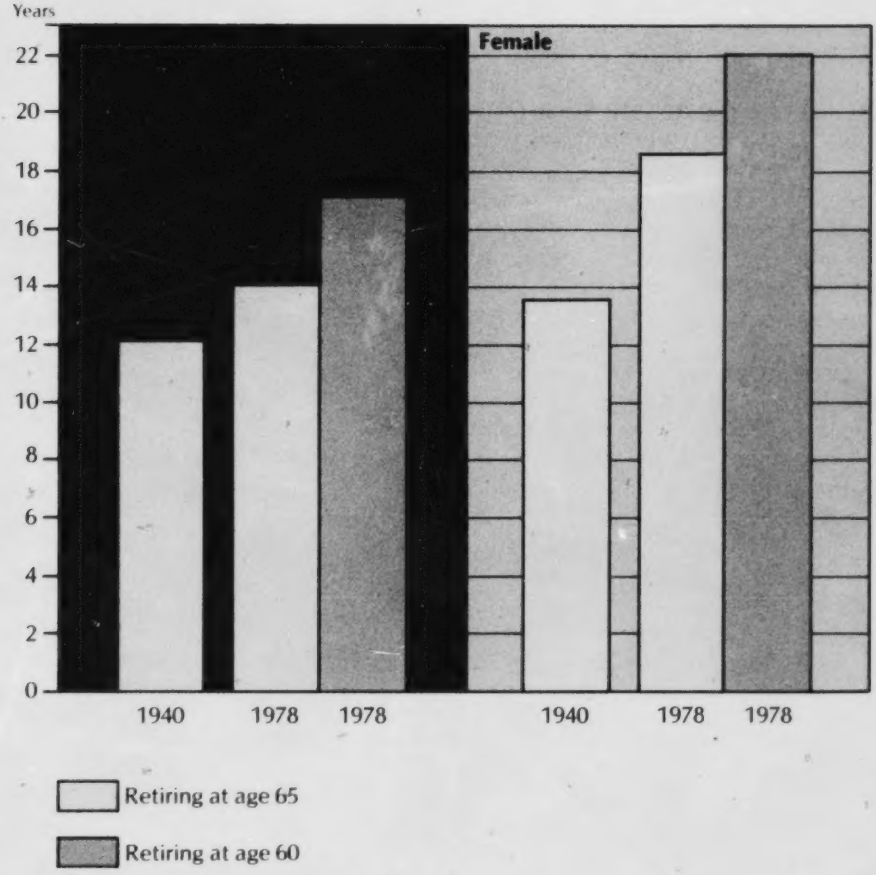
Lengthening Years of Retirement

The trend to early retirement, coupled with increasing life expectancy, has resulted in a steady lengthening of years the average person spends in retirement. On the average, people reaching age 65 can expect to live approximately three years longer than those reaching age 65 when Social Security was first established.

In 1940, average life expectancy for a man reaching age 65 was an additional 12 years. By 1978 the figure had climbed to 14 years. The gains in life expectancy, and consequently the proportion of one's life spent in retirement, have been even greater for women. In 1978 a woman reaching age 65 could expect to live an additional 18 years or approximately four years longer than in 1940.

The increasing length of the retirement period, however, is much greater than the above figures would indicate, because the majority of Americans retire before age 65. Sixty-two is the most common retirement age under Social Security and retirement under many private pension plans occurs even earlier. In 1978, a man retiring at age 60 could expect to live an additional 17 years, while a woman retiring at age 60 could expect to live a record 22 additional years.

II-5. Years of Retirement (Average Life Expectancy), by Sex, 1940 and 1978



Source: National Center for Health Statistics

II-6. Employment

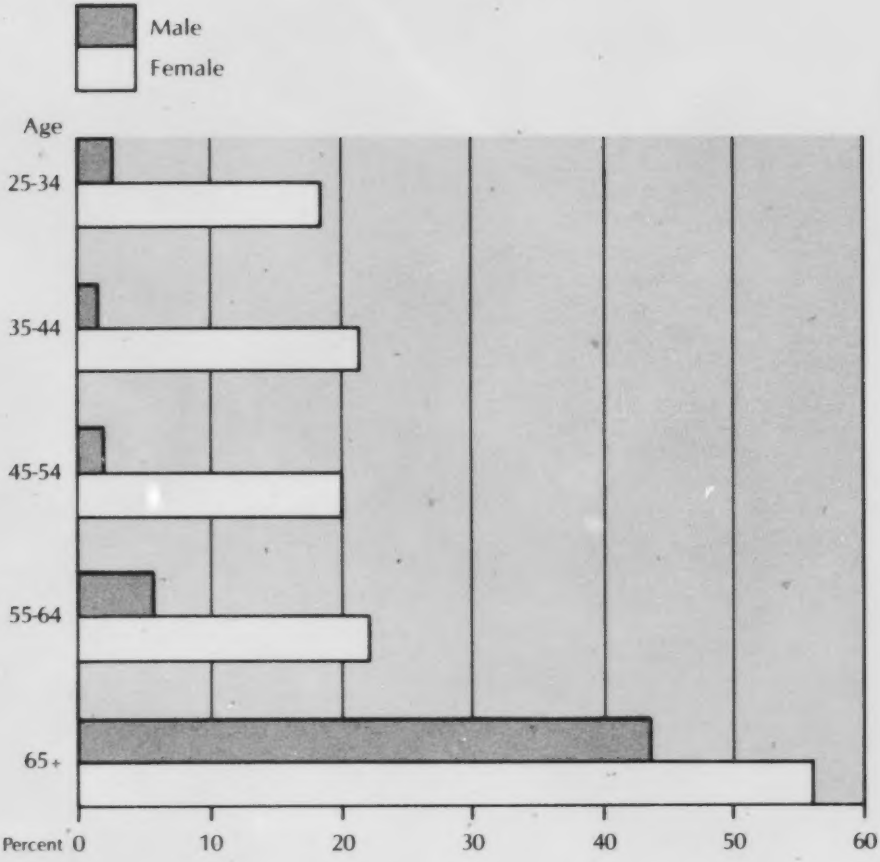
Part-time Jobs

The proportion of older persons remaining in the labor force has steadily declined. Moreover, fewer of those who continue to hold jobs are working full-time. The overwhelming majority (86 percent) of persons under age 65 are employed on a full-time basis. By contrast, approximately one-half of all workers aged 65 and over—men and women alike—are employed only part-time (44 percent of men, 56 percent of women in this age group). In 1979, less than one-third of all workers 65 and older were employed on a year-round, full-time basis.

Of special importance is the decline in full-time employment of workers nearing eligibility for Social Security retirement. A decade ago, nearly one-half of all workers aged 60-61 worked year-round, full-time. Today, it is less than four in 10 workers.

The growing trend toward part-time employment is due to a large number of factors: greater availability of part-time employment, personal preference, health changes, new lifestyles, degree of job satisfaction, income from Social Security and the Social Security earnings/retirement test.

II-6. Percent of Employed Labor Force in Part-time Employment, by Age and Sex, 1979



Source: Department of Labor

II-7. Employment

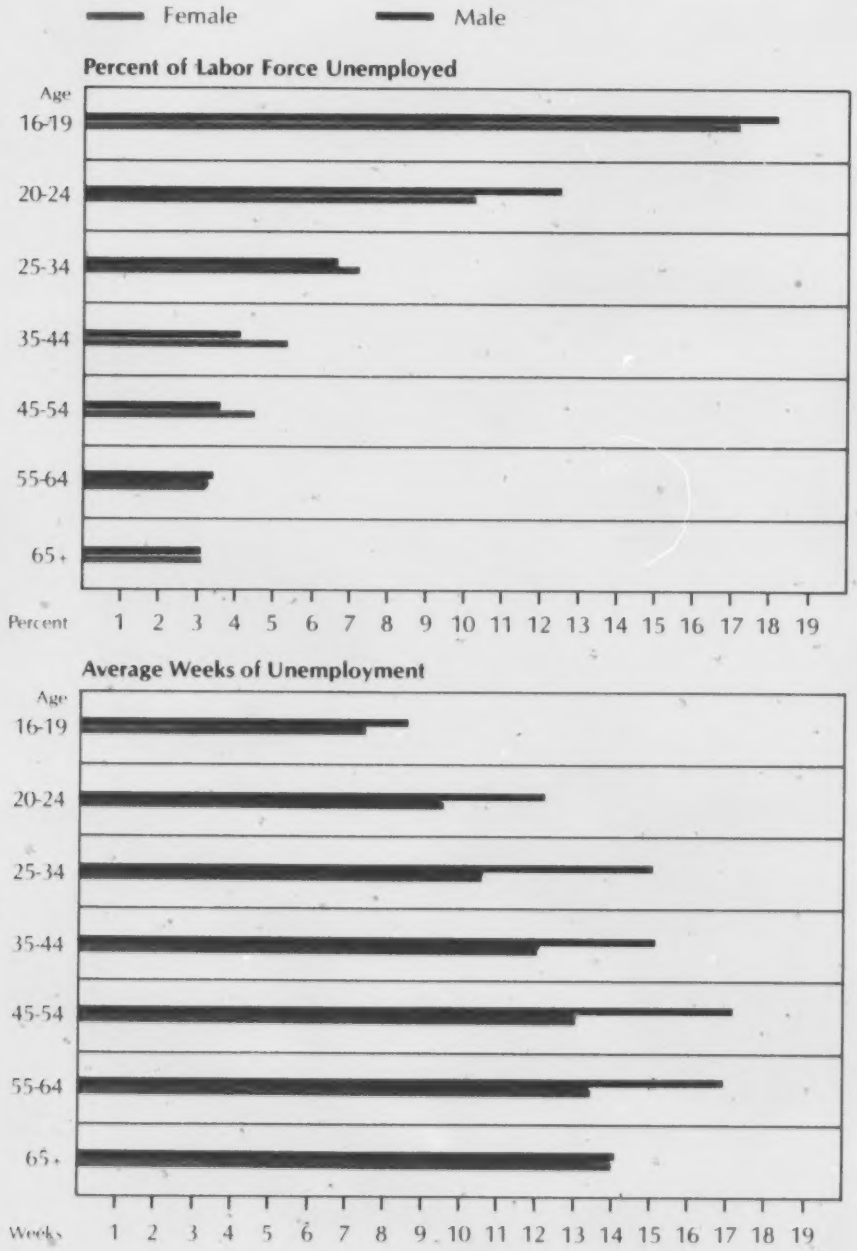
Extent of Unemployment

The older labor force, male and female workers alike, is generally characterized by a lower unemployment rate than that experienced by younger age groups. In 1980, the unemployment rate for all workers aged 65 and older was 3.1 percent; for workers aged 55-64 it was 3.4 percent. By contrast, the unemployment rate for men in the age group 25-34 was 6.7 percent and that for men 20-24 was 12.5 percent.

Although unemployment rates are generally lower, older workers who lose their jobs have greater difficulty in locating new jobs than younger workers. In 1980, men aged 45-64 averaged some 17 weeks out of work, compared with a national average of 13.2 weeks for all men. The duration of unemployment for male workers 65-plus was 14.2 weeks. Women aged 65 and older experienced longer periods of unemployment (14.0 weeks in 1980) than any other group of female workers.

There is considerable evidence that the lengthy periods of unemployment experienced by older workers frequently lead to early, involuntary retirement or to becoming a "discouraged worker" and ceasing to search for a job. During the 1973-75 recession the number of discouraged workers rose 200 percent among men and women in the 55-64 year-old category, compared with 73 percent for all workers.

II-7. Rate and Duration of Unemployment, by Age and Sex, 1980



Source: Department of Labor

II-8. Employment

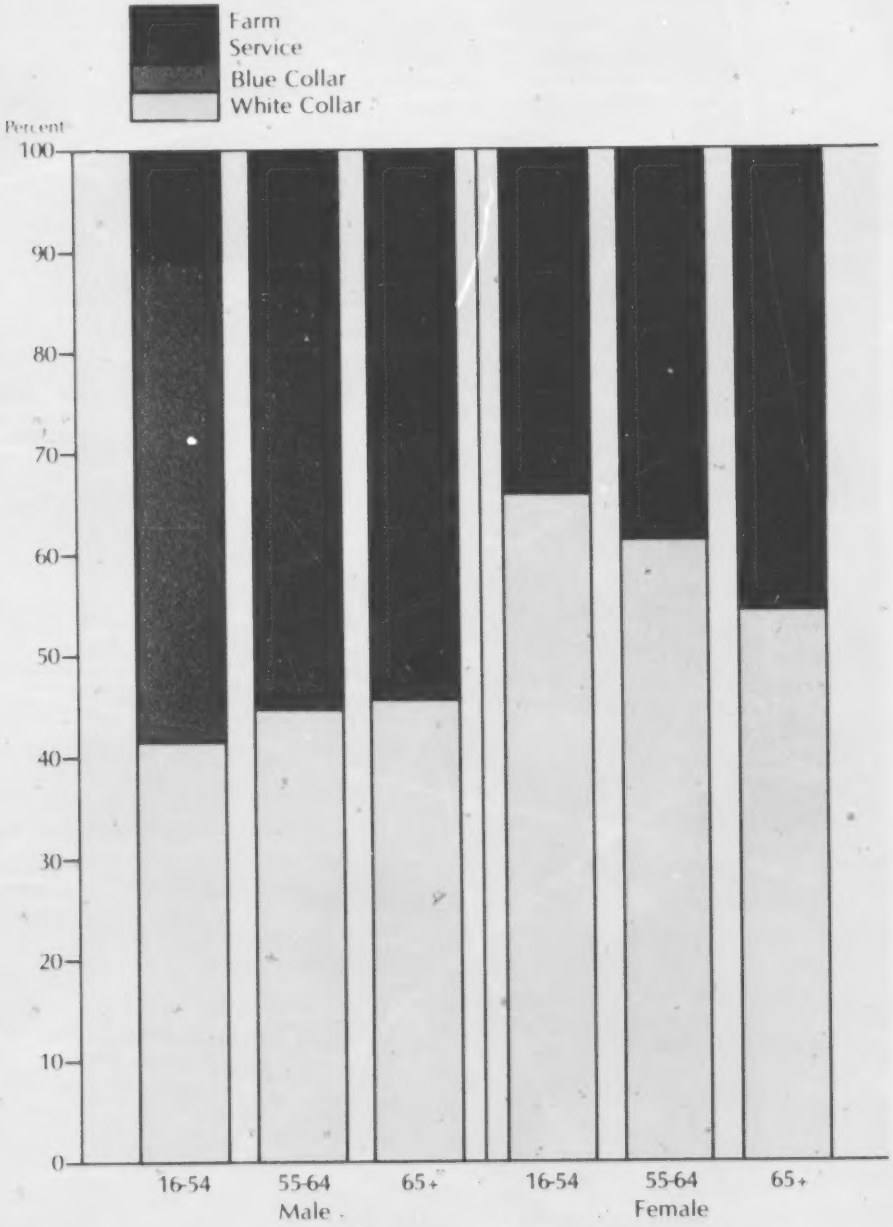
Major Occupations

Overall employment growth in the decade of the 1970s centered in the service and trade sector, with nine out of 10 new jobs occurring in service industries. White-collar jobs accounted for nearly two-thirds of employment growth during the 1970s, reflecting a continuing shift from blue-collar to white-collar employment. By 1980, white-collar occupations represented 52 percent of total employment, compared with 48 percent in 1970. A sharp drop in operative jobs, i.e., assembly line workers, contributed to the decline in blue-collar workers. Farm occupations declined from four to three percent of total employment by 1980. Employment growth in the next decades is expected to follow the general pattern of the 1970s.

Older workers, like the population as a whole, were primarily employed in white-collar occupations in 1980, with 49 percent of workers 65 and older, and 52 percent of workers 55-64, in these occupations. Within this category, men were primarily managers and administrators (39 percent), while the majority of women were in clerical and kindred occupations.

Older men are disproportionately represented among farm workers. In 1980, three percent of all males 16-54 were employed in farm occupations, compared with six percent of males 55-64 and 14 percent of men 65 and older. Other occupations with overrepresentation of older men included sales and service workers. Persons over age 60 are underrepresented in operative crafts, as laborers, and in professional and technical occupations.

II-8. Distribution of Employment by Major Occupational Group, by Sex and Age Group, 1980



Source: Department of Labor

III-1. Income

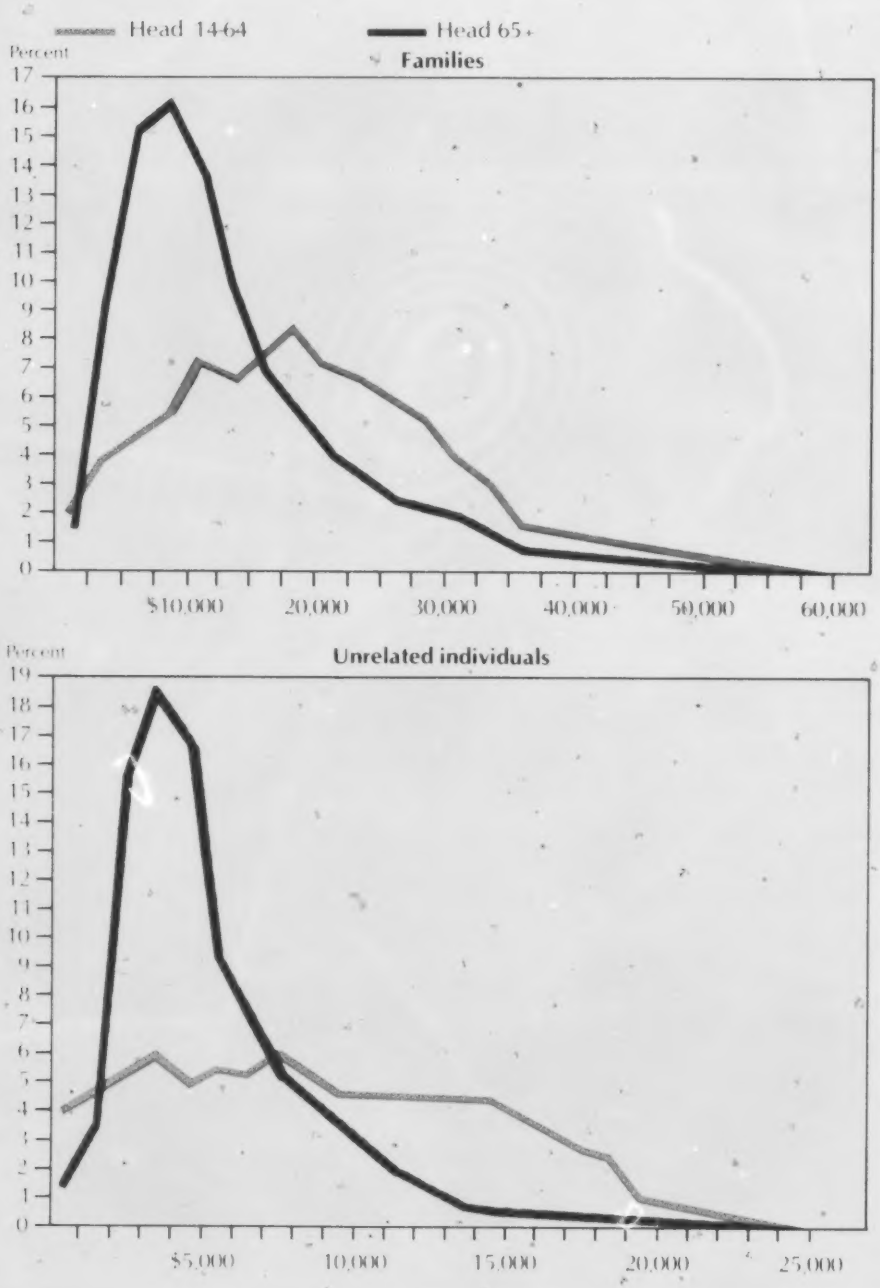
Economic Status

America's older population is represented on all rungs of the economic ladder, but it is more heavily concentrated at the lower levels than the population under 65. In 1979, the median income for families headed by persons 65 and over was $11,316, while that for families headed by persons under 65 was $21,201. One-fourth of the families headed by persons over 65 had incomes below $7,275.

Individuals aged 65 and older living alone (or with nonrelatives) were even more heavily concentrated in lower income categories. In 1979, the median income of individuals 65 and older was $4,654, compared with $9,706 for individuals aged 14-64. One-fourth of all individuals 65 and older had incomes below $3,234.

While older persons are disproportionately concentrated at the lower end of the income scale, substantial numbers have significant economic means. In 1979, nearly one-third of all families headed by a person 65 or older had incomes of $15,000 or more, with one in five having an income in excess of $20,000. One in seven individuals 65 and older had an income of $10,000 or more, with about half of these having incomes above $15,000.

III-1. Percent Distribution of Money Income by Age, 1979



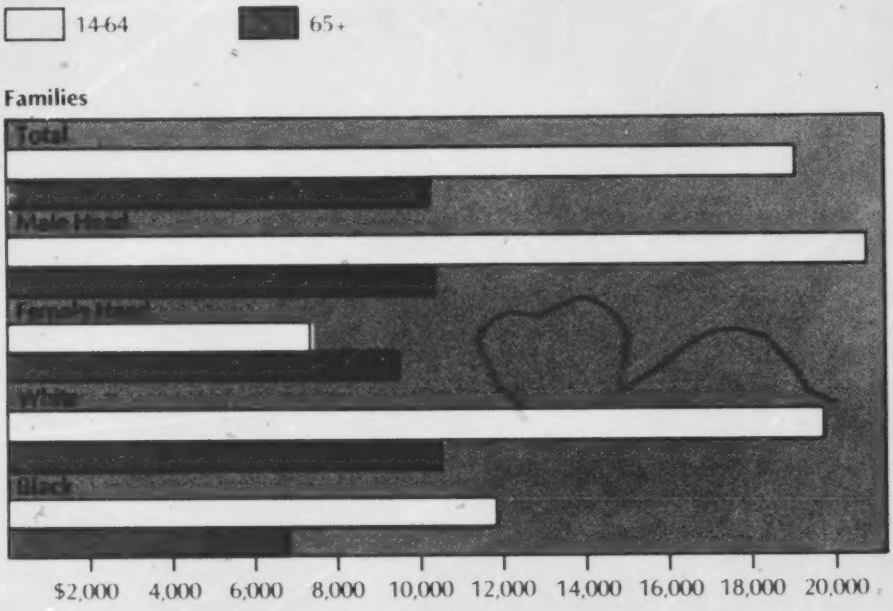
Source: Bureau of the Census

Impact of Age, Family Status, and Race

Based on money income in 1978, the median income for families headed by persons 65 and older was nearly two-and-one-half times that of older unrelated individuals ($10,111 vs. $4,305). Both groups, however, had income only half that of their younger counterparts. Families with a female head (a relatively small percentage of all older families) are the exception to the general pattern, with household income approximately $2,250 greater than families with a female head below 65.

Significant differences exist between the races. The income of older black families is two-thirds that of families headed by older whites ($6,877 vs. $10,433 in 1978). The income of black individuals 65 or older is likewise only two-thirds that of older whites ($2,964 vs. $5,616). Black female individuals in the 65-plus category are the most disadvantaged of all with a median income of $2,828 in 1978.

III-2. Median Money Income in 1978 by Age and Family Status



Source: Bureau of the Census

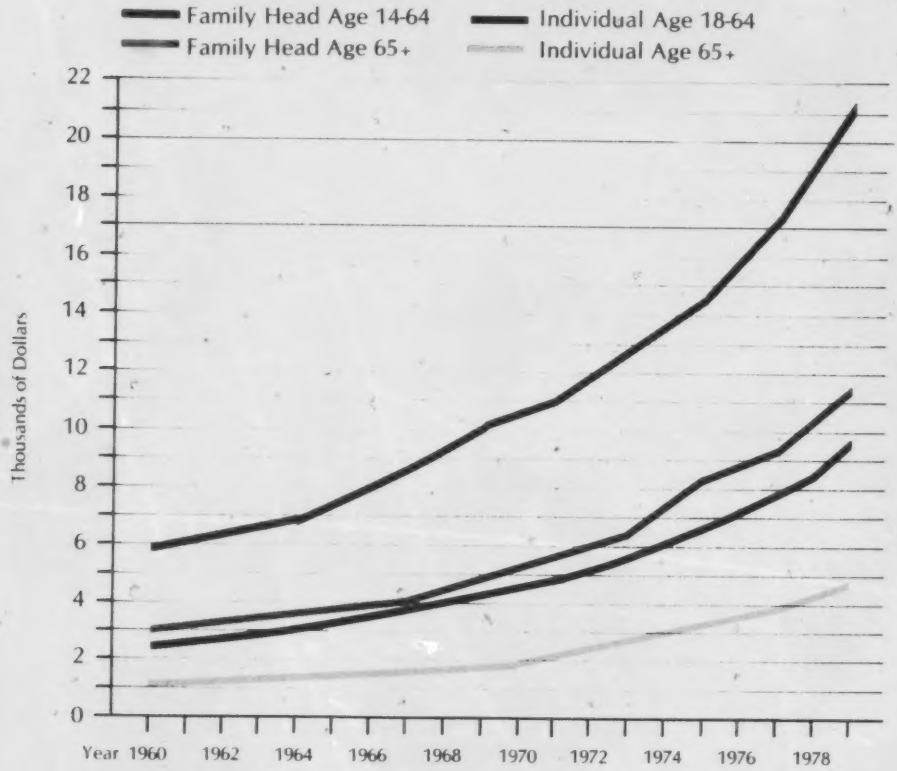
III-3. Income

Income Trends

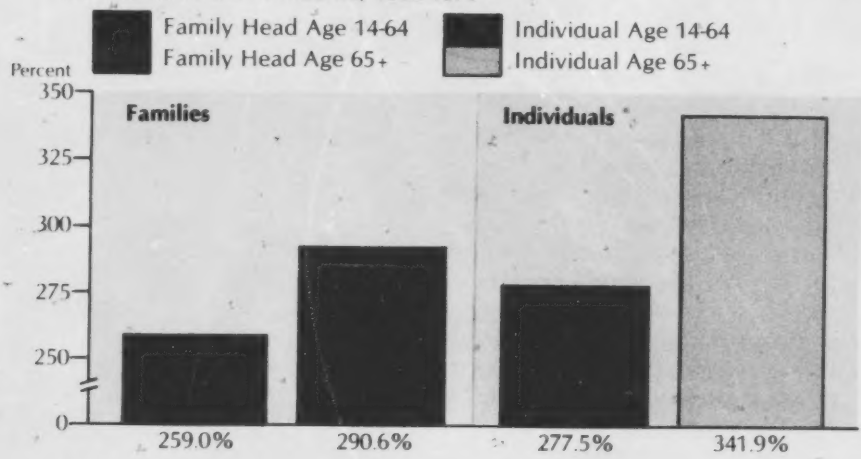
The average economic position of older persons has increased in both current and constant dollars (based upon 1967 dollars; C.P.I. for 1967 = 100) in the last two decades. Between 1960 and 1979 alone the median income of families headed by a person 65 or older increased nearly fourfold (3.9 times), a rate somewhat greater than that of younger families, whose income increased 3.6 times. As a result, the median income of older families rose from 49 percent to 53 percent of that of younger families during this time period. The rate of increase for individuals 65 and older was even greater—their median income rose from 41 percent to 48 percent of younger persons. Nevertheless, in 1979 the median income of older families and individuals alike remained roughly one-half that of their younger counterparts.

In terms of the actual purchasing power of this income, older persons likewise experienced somewhat greater gains than younger age groups. While the Consumer Price Index rose by 145 percent between 1960 and 1979, the income of older families rose by 291 percent, compared with a 259 percent increase for younger families; that of older individuals rose by 342 percent, compared with a 278 percent increase for younger individuals. The greater increase in the median income of the older population vs. the younger population is a result of numerous factors, including automatic annual Social Security cost-of-living adjustments since 1974, previous congressionally-mandated increases in Social Security benefits, increases in the number of persons receiving private pensions, and other general economic changes.

III-3. Median Money Income of Families and Individuals by Age, 1960-1979



Percent Increase in Income, 1960-1979



Source: Bureau of the Census and Department of Labor

III-4. Income

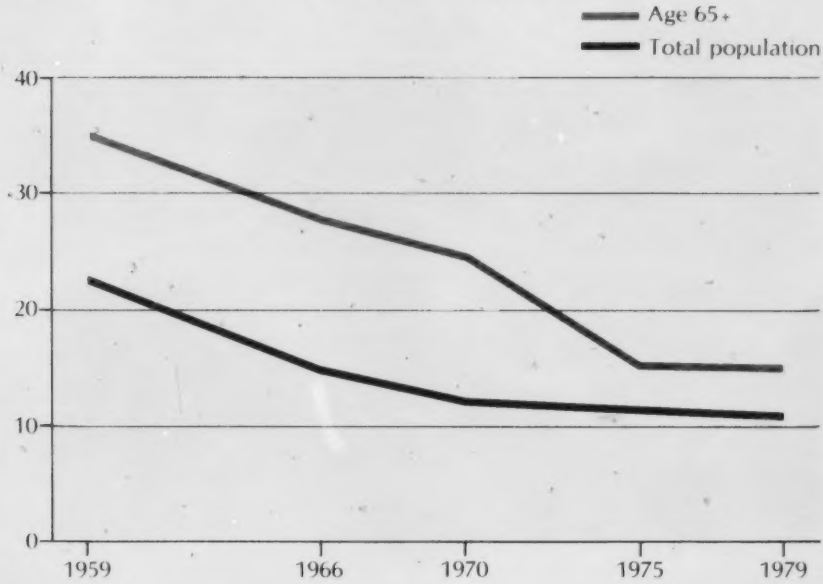
Poverty Rate

Although poverty rates among the elderly remain higher than for the total population, the data on poverty provide another indication of the relative improvement in the economic circumstances of persons aged 65 and older in the last two decades. In the 20 years between 1959 and 1979, according to the official U.S. Government Poverty Thresholds, the number of elderly living in poor households dropped by 1.9 million—from 5.5 to 3.6 million households, or from 35 percent to 15 percent of the population 65 and older. (The government's official poverty thresholds were an annual income of $4,364 for couples and $3,472 for individuals in 1979. These measures of minimal living standards are adjusted annually for inflation, but they do not take into consideration such non-cash government benefits as Medicare, Medicaid, food stamps, housing subsidies and others.) A reversal of recent trends did occur, however, between 1978 and 1979 when the percentage of elderly poor rose by more than one percentage point. The decline in the poverty rate among the older population has been somewhat greater than that of the population as a whole. In 1959, the poverty rate for the total U.S. population was 22.4 percent compared with 11.6 percent in 1979, while the rate for the elderly fell from 35.2 percent to 15.1 percent during the same period.

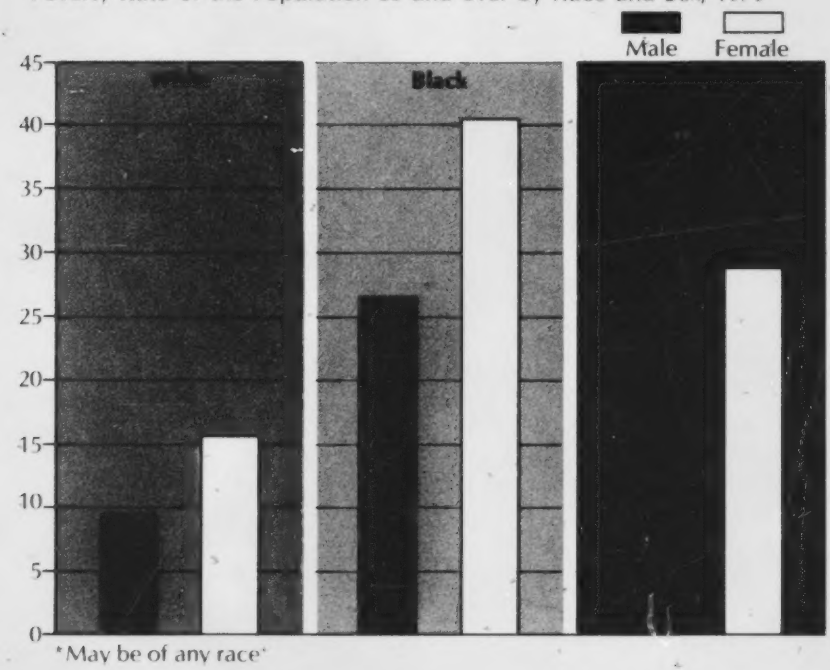
The living standard and overall economic status of the elderly have improved in the last 20 years. Major contributing factors have been the increase in Social Security coverage and benefits for the retired population, and expanded private pension payments and annuities. Overall improvements notwithstanding, large numbers of older persons remain in poverty and substantial numbers are at a level only slightly above the official poverty threshold. A total of 2.3 million persons 65 and older were classified as "near poor," with incomes between the poverty level and 125 percent of the poverty level ($5,455 for couples and $4,340 for individuals in 1979). In contrast to the poverty figures, the percentage of older persons classified as "near poor" has remained relatively constant at approximately 10 percent of the population 65 and older. In aggregate numbers, one-fourth of the 65-plus population were either poor or near poor in 1979. It should be noted, however, that these amounts are frequently supplemented by food stamps and other government subsidies.

Certain groups are disproportionately represented among the elderly poor. Older women, particularly those who live alone, are far more likely to be poor than older men. Members of minority groups are also overrepresented in the ranks of the elderly poor. The highest poverty rate of all is experienced by older black women—42 percent in 1979, compared with 16 percent of white women 65 and older.

III-4. Poverty Rate of Total Population and Persons 65 and over, 1959-1979



Poverty Rate of the Population 65 and over by Race and Sex, 1979



May be of any race

Source: Bureau of the Census

Non-cash Benefits

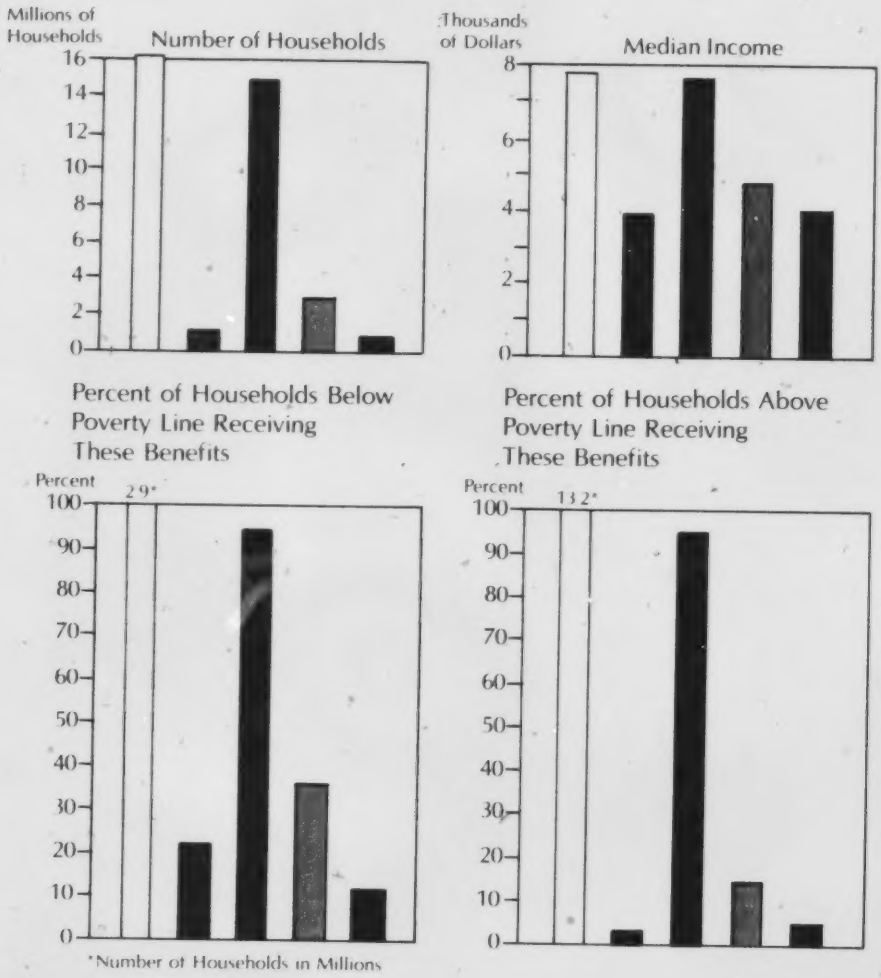
Governmental non-cash benefit programs have an obvious impact on the overall economic status of elderly households. Chief among the in-kind programs that affect many older households are: Medicare, Medicaid, food stamps, and certain housing assistance and rent subsidy programs. Other governmental programs benefiting eligible segments of the older population include various energy assistance programs, which contain a mix of cash and in-kind benefits for low income households, and service programs provided through the Older Americans Act.

The exact monetary impact of these non-cash benefits and their effect on household poverty status is extremely difficult to determine since there is no universal agreement as to their monetary valuation, or to the true extent of multiple benefits to the same household. However, it is clear that non-cash benefits do make a contribution to the economic well-being of many of the aged.

A recent Census sample survey found that, in 1979, of the 16.1 million households headed by a person aged 65 or older, a total of 15 million (93 percent) were covered by Medicare; 2.7 million (16 percent) were covered by Medicaid; one million (six percent) were receiving food stamps and 0.9 million (five percent) were living in subsidized housing. Except for Medicare, which is almost universally used by older persons, eligibility for most governmental benefit programs is based on need, or a means test. For example, the Census survey showed that while nearly one-fourth of older households with incomes below the poverty line received food stamps in 1979, less than three percent of older households above the poverty line received food stamps. The median income of older households receiving food stamps was $3,945 or approximately half of the $7,883 median income for all older households.

Medicare is by far the most important in-kind benefit provided to the retired population. Estimates for 1980 indicate a total enrollment of approximately 24.5 million. The estimated average benefit per enrollee in 1978 was $943. While Medicare undeniably has made a significant impact on reducing the total personal health care expenses of older persons, it should be noted that in 1977 Medicare covered only 41 percent of the personal health expenditures of those aged 65 and older. This is comparable to the level of benefits provided by private health insurance to persons under age 65.

III-5. Non-cash Benefits and Third Party Payments in Households of One or More Persons and Headed by a Person 65 and over, 1979



Source: Bureau of the Census

III-6. Income

Sources of Income

The four major sources of income for the 65 and older population are: Employment earnings (23 percent), Social Security benefits (38 percent), other retirement income and pensions (16 percent), and investments (19 percent). Together, these four sources provided 96 percent of the total money income of the population 65 and older.

A marked shift has occurred in the last two decades in the relative contribution of each of these four sources to the total income of the older population. At the time of the 1963 Social Security Administration Survey of the Aged, employment earnings contributed approximately 32 percent of the total income of the 65-plus population. By 1978, employment earnings had declined to 23 percent of total income. During the same 15-year period, Social Security grew from 30 percent of total income to 38 percent, and is now the major source of income for the older population.

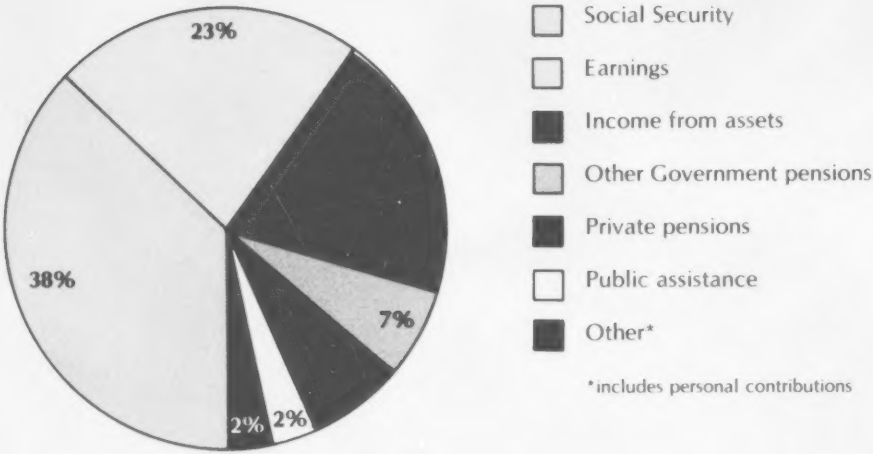
The relative proportion of individual income provided by each of these sources varies by age, marital status, and sex. For most persons 65 and older, personal income is a mix of these sources, with Social Security by far the most important. In 1978, 91 percent of all married couples and 89 percent of individuals aged 65 and older received income from this source. The comparable figures in 1962 were 79 percent for married couples and 63 percent for individuals.

Most Social Security recipients have at least one additional source of income: 24 percent had earnings in 1978; 31 percent had other pensions and 57 percent had assets income. But for the majority of recipients, Social Security is the single most important source, providing at least 50 percent of total income. (See III-7)

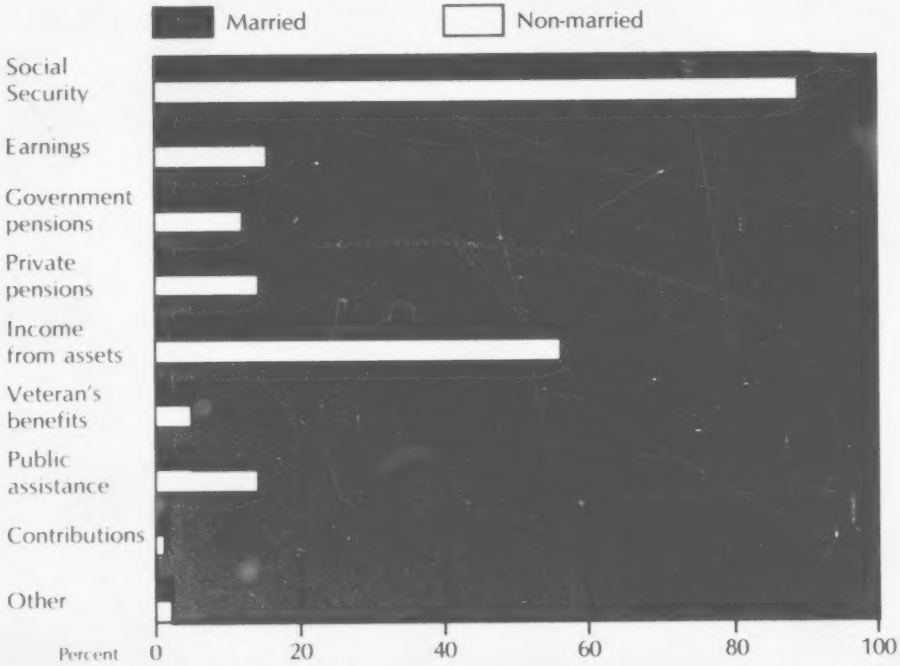
Private pensions, although growing in importance as an income source, currently cover only limited numbers of older persons. Married couples are twice as likely as single persons to have pension income in addition to Social Security. For those who do receive a second retirement benefit, the impact on total retirement income is considerable. (See III-7 and III-9) Receipt of employment earnings is a major factor in determining the overall economic well-being of older persons.

Persons 65 and older with employment earnings and no Social Security or other pension have a higher median income than any other subgroup, but the percentage receiving any income from employment has been steadily declining as older worker labor force participation rates drop. In 1978 the median income of couples 65 and older receiving employment earnings was $13,170, compared with $7,870 for couples with no earnings. (Comparable figures for individuals were $6,700 and $3,690.)

III-6. Percent of Aggregate Money Income of Older Persons by Source



Percent of Older Persons Receiving Money Income from Each Source



Source: Bureau of the Census

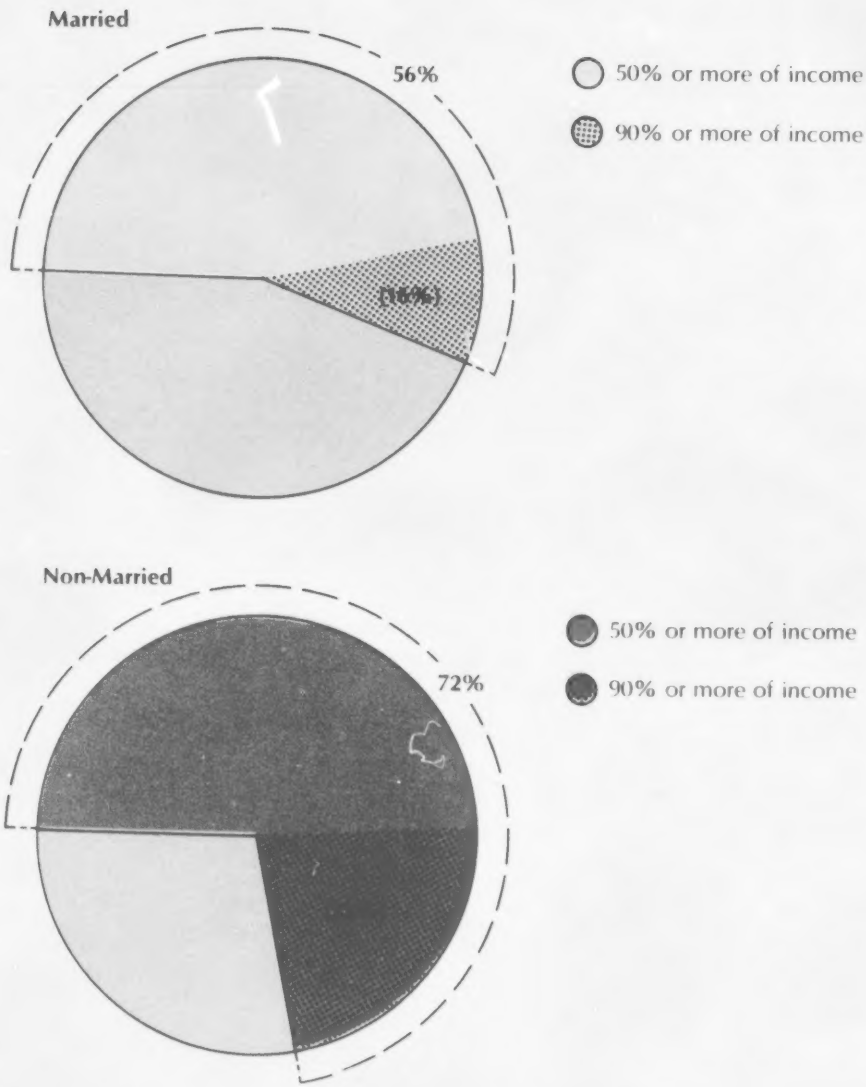
III-7. Income

Social Security

Although most Social Security beneficiaries have more than one source of income, Social Security is the major source of income for a substantial portion of the aging population. Originally intended as an income base, Social Security in 1978 provided at least one-half the total income received by nearly six out of every 10 couples and seven out of every 10 single beneficiaries 65 and older. Social Security provided 90 percent or more of the total income for one-third of the non-married beneficiaries and one-sixth of the married couples. Social Security was the sole income source for one out of every five single beneficiaries 65 or older in 1978.

In 1978, 16 million Social Security beneficiary units (married couples and singles receiving Social Security) had median Social Security payments of $3,390. Adding all other income, the median income of these Social Security beneficiaries was $5,650.

III-7. Percent of Social Security Beneficiaries Whose Prime Income Source is the Social Security Payment, by Marital Status, 1978



Source: Social Security Administration

71

III-8. Income

Pension Plan Coverage

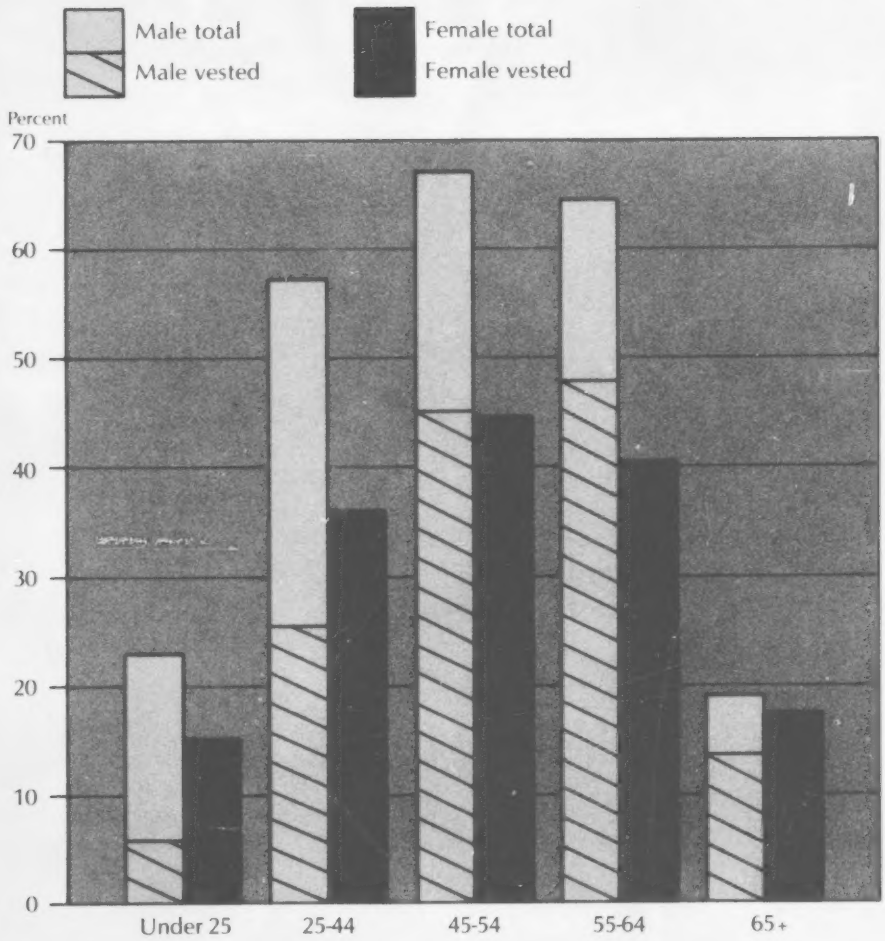
The number of retirees receiving private pension payments increased substantially in the last two decades, but still represents a relatively small percentage of persons aged 65 and older (see III-9). As previously noted, married couples are far more likely to be recipients of private pensions than unmarried individuals. The percentage of married persons 65 and older receiving income from private pension plans rose from 16 percent in 1962 to 31 percent in 1978; for unmarried persons, the percentage rose from five percent in 1962 to 14 percent in 1978.

Data from a national survey of private pension coverage conducted by the Bureau of the Census in 1979 indicate that the percentage of retirees receiving income from private pensions will probably increase in the years to come. In 1978, 43 percent of all private employees aged 16 and older worked in jobs that were covered by a private pension or other retirement plan. Private pension coverage of women continues to lag far behind that of men, despite the increasing number of women entering the work force. Thirty-one percent of women and 50 percent of men in the private labor force worked in jobs covered by private pension plans in 1978. Part of the difference in coverage between men and women results from the fact that a higher proportion of women work part-time and are employed in small establishments and low-coverage industries (e.g., trade and service).

Older workers have a substantially higher incidence of private pension coverage than do those in younger age groups. Workers aged 45-54 have the highest coverage rate of the entire working population (67 percent of men and 44 percent of women), followed by workers aged 55-64 (65 percent of men and 40 percent of women).

Of the 43 percent of the workers in jobs covered by private pension plans in 1978, almost one-half acquired vested rights to some benefits. Women were less likely to be vested than men, but the gap was smaller than that for pension coverage (10 percentage points). Vested rights are highest among covered workers aged 55-64 (70 percent of men who were covered by a plan and 63 percent of women). Nearly one-half of all employed men aged 55-64 had vested rights to private pension benefits as of 1978 and could expect to receive retirement income from this source.

III-8. Percent of Persons Employed in Jobs Covered by a Private Pension Plan and Percent with Vested Benefit Rights, by Age Group, 1978



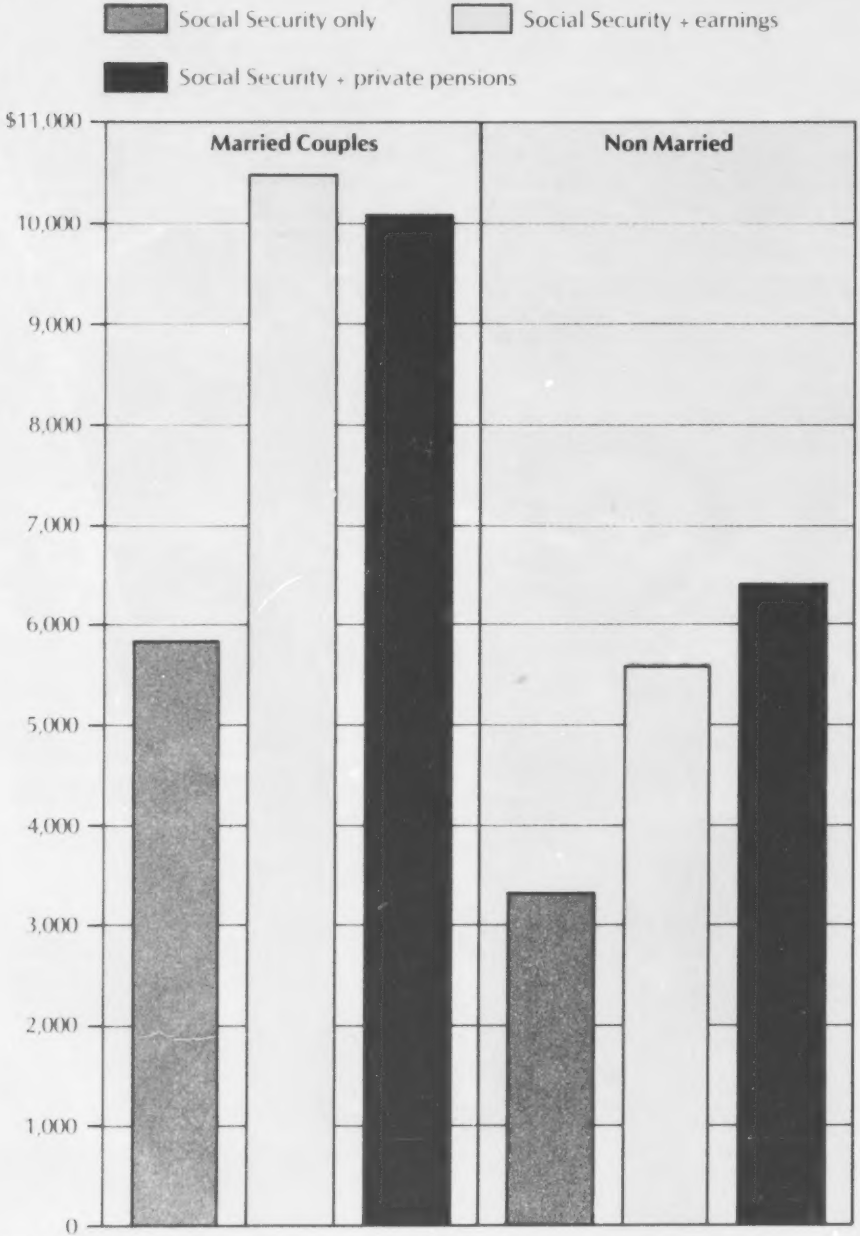
Source: Social Security Administration

III-9. Income

Median Income

Most Social Security beneficiaries have more than one source of retirement income. The impact of additional sources of income is demonstrated by comparison of the median income of retirees who have Social Security as their only source of income with those who also receive employment earnings or private pensions. In 1978, the median income of married couples who received Social Security benefits alone was $5,820, compared with $10,040 for those with Social Security plus a private pension or annuity and $10,560 for those with Social Security benefits and earnings from employment. About 20 percent of all married couples with Social Security benefits but no other income had total incomes below the poverty level, compared with five percent of couples who also had earnings income and only one percent of couples who had private pensions. The comparable figures for single persons are even more striking. Forty-six percent of single persons aged 65 and older with Social Security benefits as their sole retirement income had incomes which fell below the poverty level. The poverty rates for those who received Social Security and earnings or private pensions were 13 percent and four percent, respectively.

III-9. Median Income of Older Units* by Marital Status, 1978



*Units—Household of one of more persons with head of the household 65 and over.

Source: Social Security Administration

III-10. Income

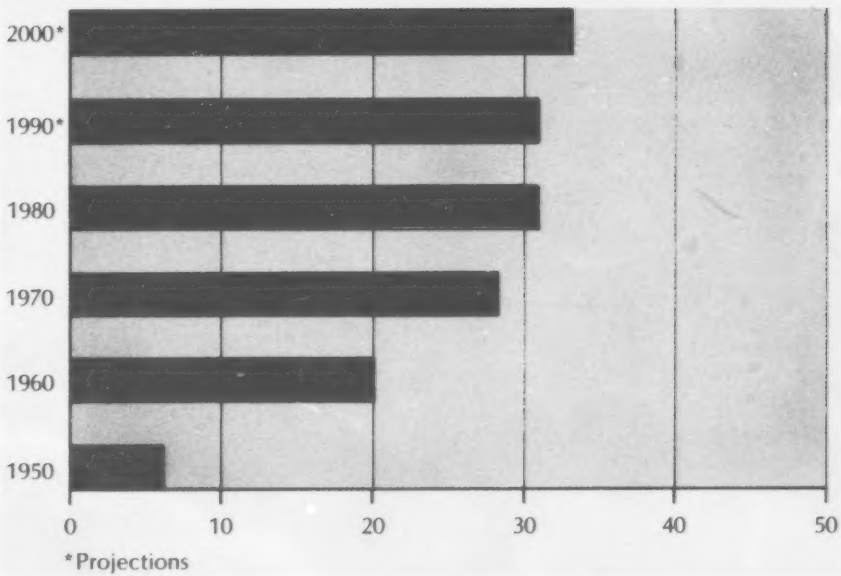
Social Security Beneficiaries and Workers

The growth in Social Security beneficiaries, a trend to early retirement, and rapid growth of the older population have all combined to produce a steadily declining ratio of current workers to retirees. The consequences of these trends are now being felt in the increasing financial strains on the Social Security system. By the end of 1979 there were about 18.6 million persons receiving retired worker Social Security benefits compared with 12.6 million a decade ago, an increase of nearly 50 percent. During that period the total labor force increased by only 27 percent.

When the 16.1 million other Social Security beneficiaries (dependents, survivors of deceased workers, and recipients of disability benefits) are added to the retired worker beneficiaries, the total number of Social Security beneficiaries becomes 34.7 million (1980). This translates into 30 Social Security beneficiaries for every 100 covered workers, or a ratio of 3.3 workers to one beneficiary. In 1950, there were only six beneficiaries for every 100 covered workers, or a ratio of 16.5 to one. Although the ratio of workers to beneficiaries is expected to remain relatively constant in the next decade (declining to only three to one by the year 2000), a sharp decrease is expected thereafter. The Social Security Administration estimates that by the year 2025, when the total post-World War II "baby boom" population has reached age 65, there will be only two workers for every beneficiary.

Changes in public and private sector policies on continued employment of older people could change the basis for statistical characterizations and generalizations about the relationship of older people to the working population.

III-10. Social Security Beneficiaries per 100 Workers, 1950-1980, with Projections to 2000



Source: Social Security Administration

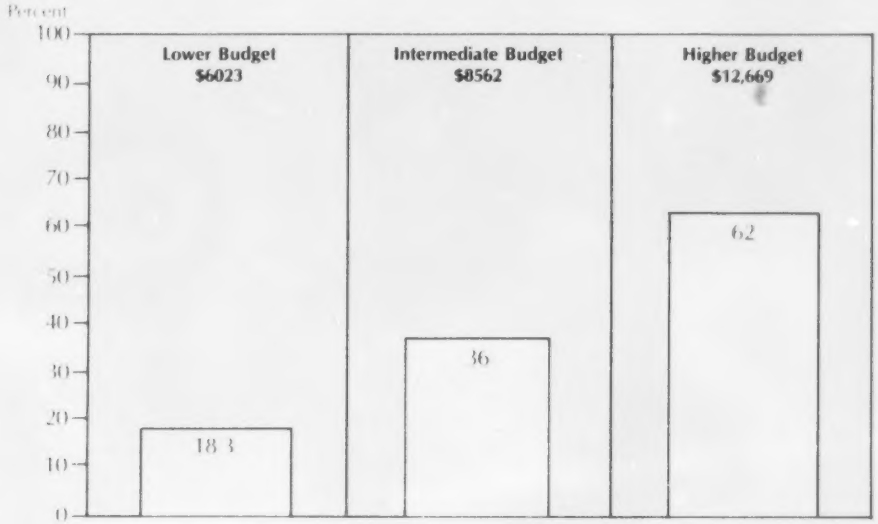
Retired Couple Budget

Although there is no universal agreement on a definition of income adequacy, one commonly-used measure is the theoretical "retired couples budget" developed by the Bureau of Labor Statistics in the 1960s, which is updated annually. Three separate budgets—lower, intermediate, and higher—have been designed to represent assumed needs of a retired couple at three different standards of living. The intermediate budget, the most commonly used, is supposed to provide a modest but adequate standard of living for a retired couple, consisting of a husband aged 65 or older and his wife, living in an urban area, in reasonably good health, and owning a reasonable inventory of furniture and equipment.

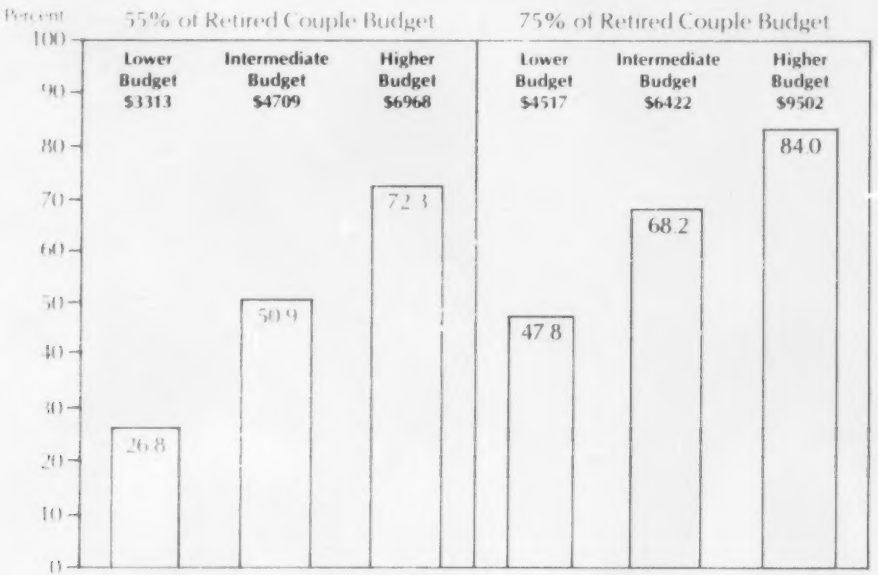
In 1979, the intermediate retired couples budget was an annual income of $8,562 ($165 per week). Sixty-four percent, or 3.9 million of the 6.1 million husband-wife families with a household head of 65 or older, had incomes at least this high in 1979.

Although the Bureau of Labor Statistics has not developed a comparable budget for older individuals living alone or with nonrelatives, 55 percent of the couples budget has frequently been used as a theoretical standard of adequacy for single persons aged 65 and older. In 1979, 55 percent of the intermediate couples budget was $4,709 ($91 weekly) and one-half of all older individuals had incomes of at least this much. Some authorities, however, consider 75 percent of the couples budget to be a more realistic measure of income adequacy for single persons. This figure would have been $6,422 in 1979, and only one-third of all individuals 65 or older had incomes that high.

III-11. Percent of Couples 65 and Older Whose Incomes Fell Below BLS Retired Couple Budget, 1979



Percent of Unrelated Individuals 65 and older Whose Incomes Fell Below 55 and 75 Percent of BLS Retired Couple Budget, 1979



Source: Department of Labor and Bureau of the Census

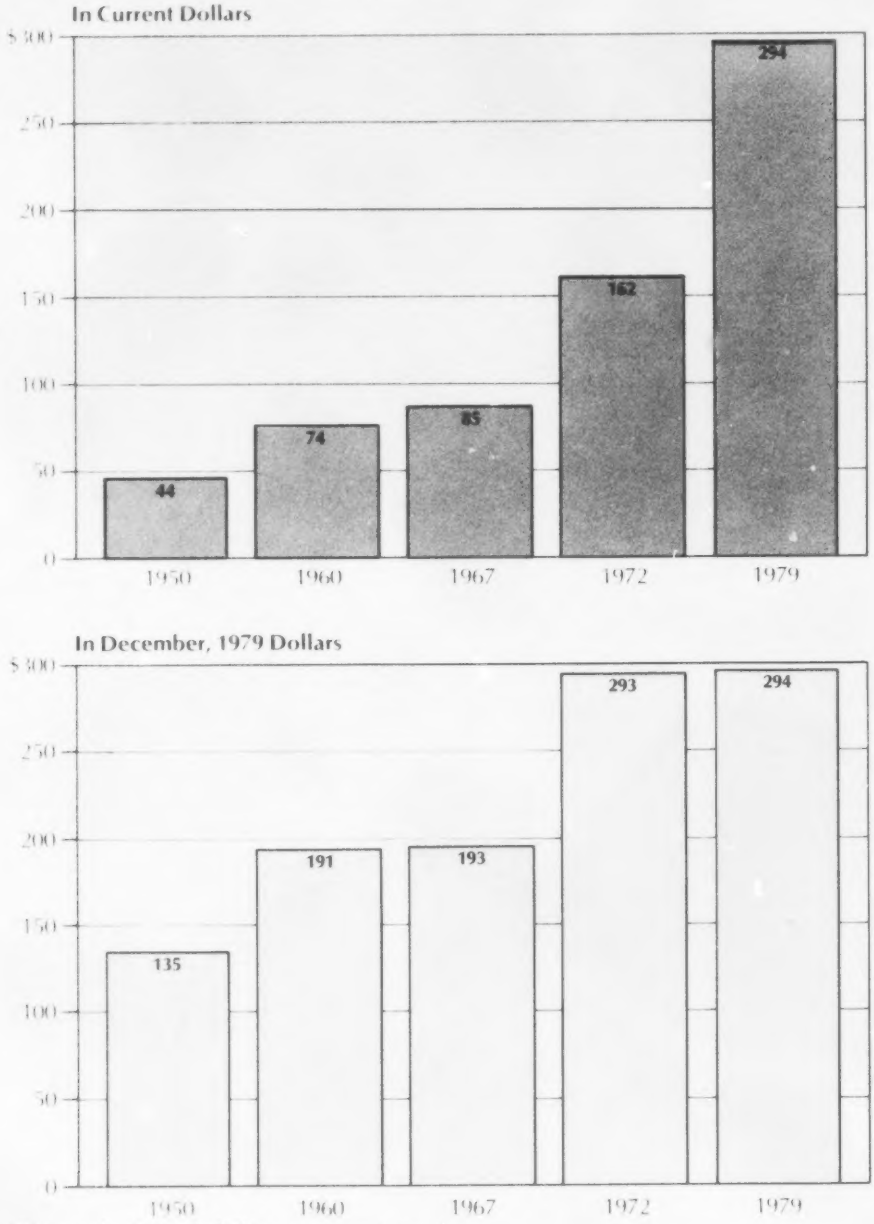
73

Average Social Security Payments
A major factor in the improving economic situation of the older population within the last 15 years has been the rise in benefit payments under Social Security and the growth of worker coverage under the system. Between 1967 and 1979 the median income of all Social Security beneficiaries more than doubled. During this period the rise in median income for retirees outpaced increases in the Consumer Price Index (CPI), as well as the income gains of younger age groups (see III-3). Nevertheless, the income of all older people is still only one-half that of their younger counterparts (see III-2).

The largest economic gains experienced by Social Security beneficiaries occurred during the period 1967-1972, when four across-the-board increases in benefits were legislated by the Congress. During this period average monthly Social Security benefits for retired workers rose by 90 percent, resulting in more than a 50 percent increase in purchasing power, which far outpaced the 25 percent rise in consumer prices. Since 1975, annual increases in Social Security have been indexed to the CPI and subsequent gains in purchasing power have been negligible. Between 1972 and 1979 average monthly payments under Social Security increased by around 81 percent, but the purchasing power of these dollars remained basically constant. At the end of 1980, following a 15 percent increase in monthly Social Security retired worker benefits, the average monthly payment for a retired single worker was $341, while that of married couples was $513 per month.

80

III-12. Average Monthly Social Security Retired Worker Benefits, 1950 to 1979, in Nominal and Constant Dollars



*Nominal—Actual dollar amount of check
Constant—Purchasing power related to the December 1979 dollar

Source: The Conference Board, Inc. and Social Security Administration

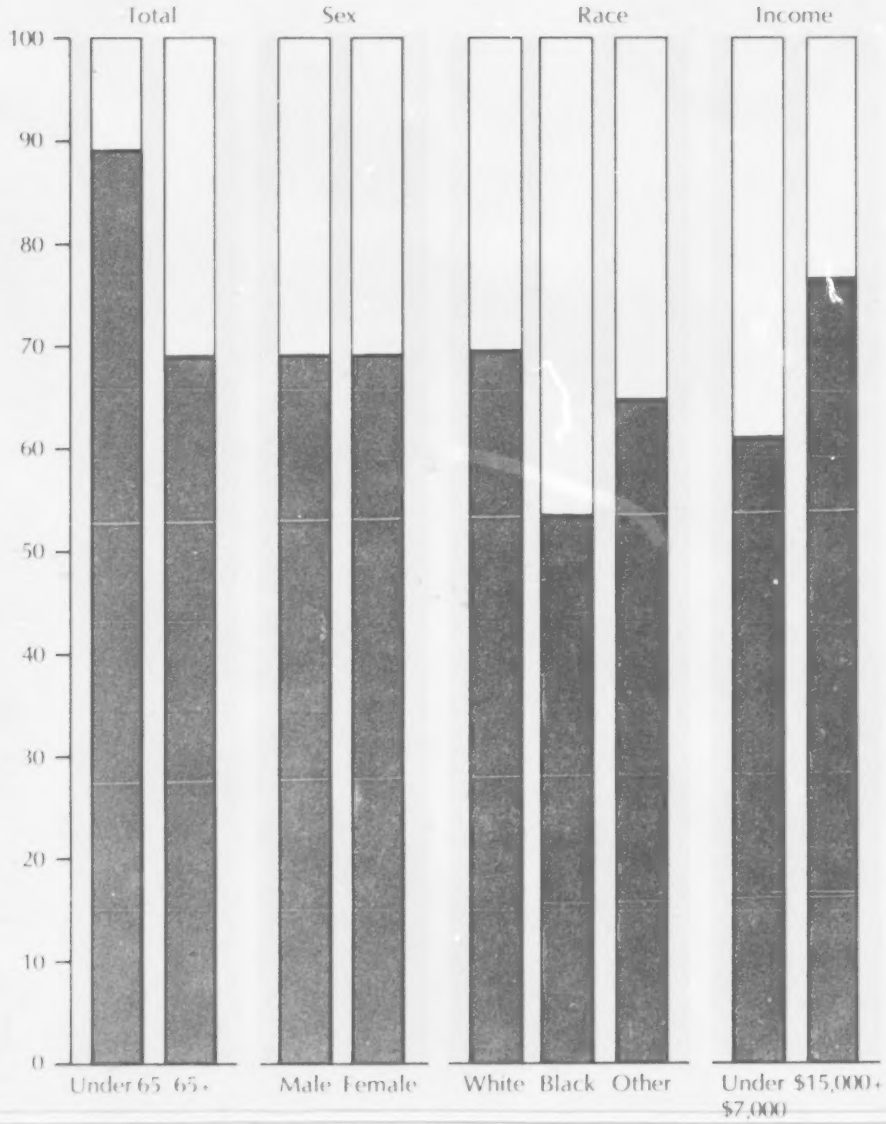
Self Assessment

The majority of Americans of all ages generally view themselves as being in good health. A 1979 survey by the National Center for Health Statistics, for example, resulted in the following findings: When asked the question "Compared to other persons your age, would you say your health is excellent, good, fair or poor?", 89 percent of persons under 65 rated their health as either good or excellent and 68 percent of persons 65 and older rated their health as good or excellent.

Although the majority of all older persons of both sexes and all races generally assess their own health as good or excellent, important differences nevertheless exist by race and income. Whereas 69 percent of white persons 65 and older rate their health as good or excellent, a smaller percentage (54 percent) of blacks do so. Among older people of Hispanic origin, 65 percent rate their health favorably.

Persons in higher-income categories are more likely to rate their health as good or excellent—for example, 77 percent of persons aged 65 or older with incomes of $15,000 or more did, compared with 61 percent of persons with incomes $7,000 or less.

IV-1. Self Assessment of Health Status, Persons 65 and over, by Sex, Race and Income, 1979



Source: National Center for Health Statistics

IV-2. Health

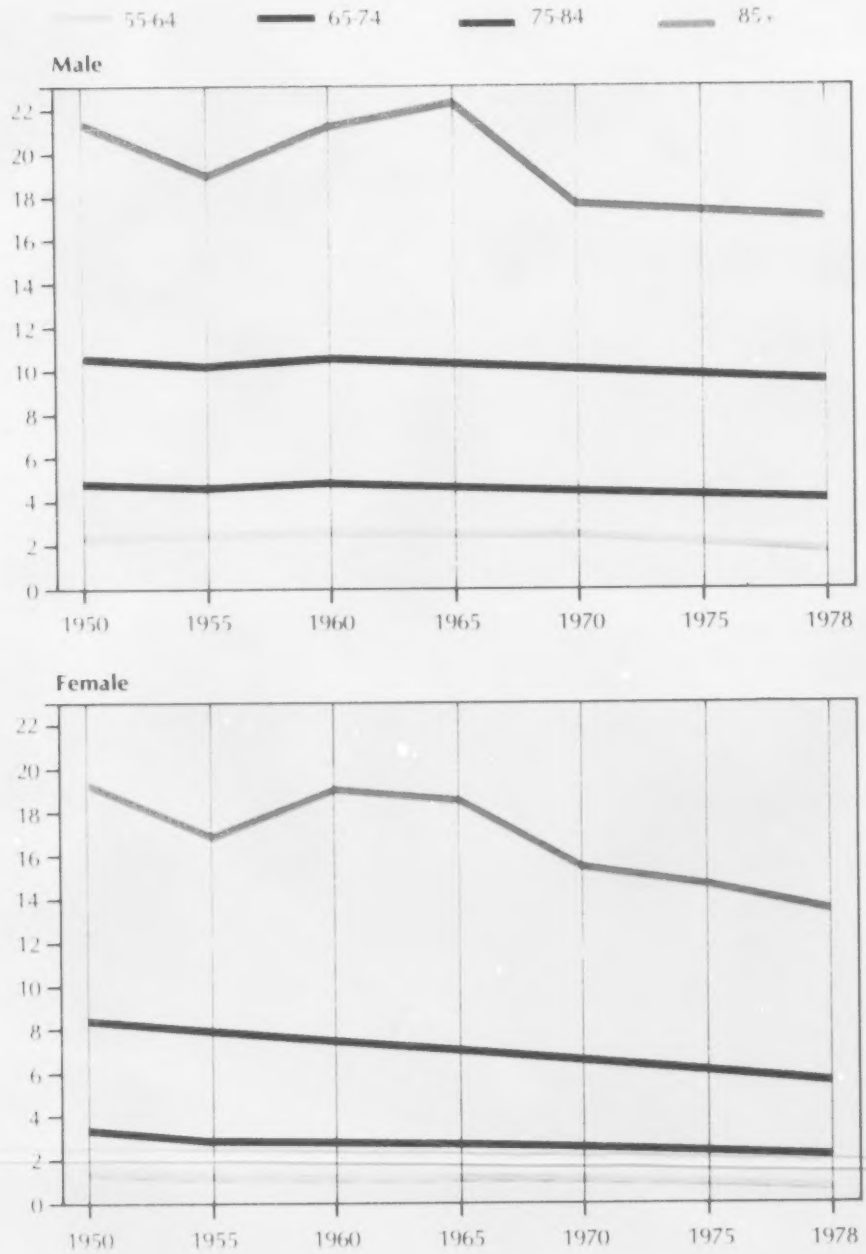
Mortality Trends

More people are living longer than ever before in our history (see I-3). Death rates for older persons, as for the population as a whole, have declined dramatically since 1950. The decade of the 1970s witnessed an accelerated decline in overall death rates. The reductions occurred among virtually all age groups in the population, both sexes, and all races. The decline for females has been greater than for males, as have the rates for blacks and other races compared with whites.

The decline in death rates has been particularly evident at the upper ages. Between 1950 and 1978, annual death rates for women 85 and older declined by nearly one-third (from 191 per 1,000 to 135 per 1,000) and that of males declined by about 20 percent (from 216 per 1,000 to 173 per 1,000). Decreases in mortality have been primarily due to declining death rates for heart disease and stroke; rates for cancer deaths, on the other hand, have been rising.

Although the declining death rates have not substantially raised the limits of longevity, the increase in the number of persons reaching the upper ages has been considerable. Should declining death rates at age 50 and older continue at the 1970 rate, it is likely that the number of persons aged 75 and older by the year 2000 will exceed current projections.

IV-2. Deaths per 100 Persons, by Age Group and Sex, 1950 to 1978



Source: National Center for Health Statistics

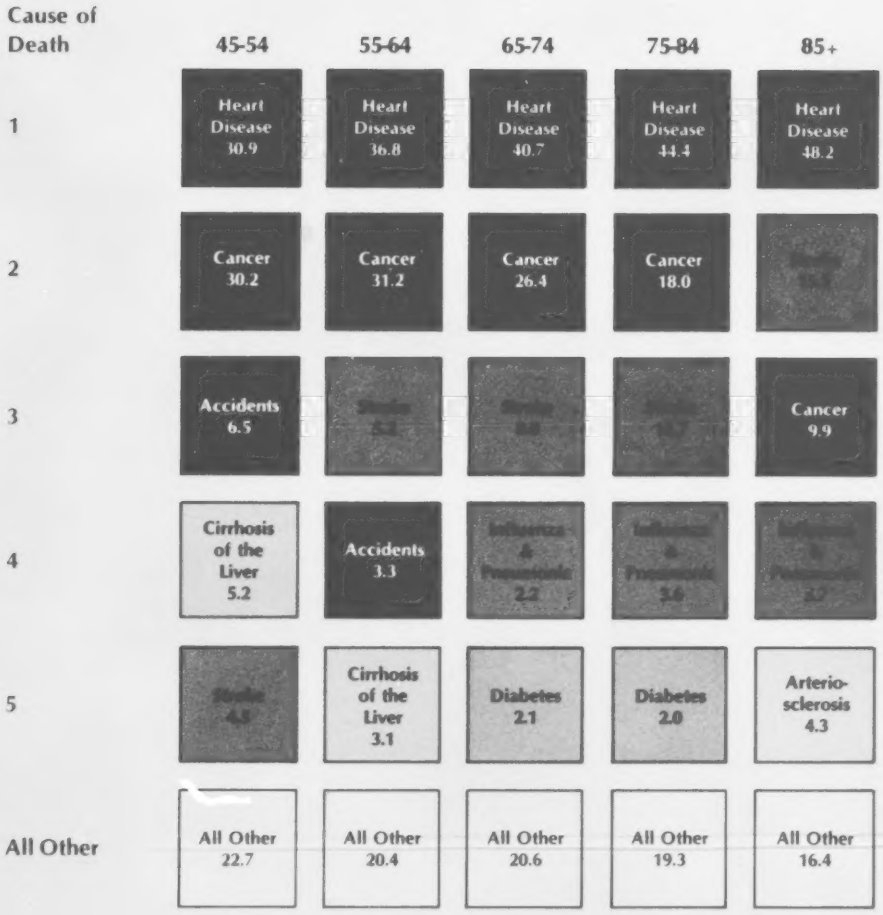
IV-3. Health

Causes of Death

Heart disease, stroke and cancer account for over three-fourths of all deaths in the 65 and older population. Heart disease alone accounts for nearly 45 percent of the deaths in this age group. Although the ranking of the top three causes of death differs somewhat in the various age segments of the older population, heart disease remains the number one cause of death from age 45 on, and the incidence increases with advancing age. Cancer is the second most prevalent cause of death in the 45-plus population, but declines as a percentage of total deaths with advancing age. It is surpassed by stroke as a cause of death for those 85 and older.

The causes of death are substantially different for the younger population. In the under-45 group, accidents rank number one as a cause of death, while for those 65 and older, accidents are only the seventh leading cause of death. Nevertheless, more than 24,000 older Americans died in accidents in 1978. Suicide is likewise a major cause of death in younger age groups—the third leading cause of death at ages 15-24 and the fourth at ages 25-44. By contrast, suicide accounts for less than four percent of all deaths for persons 65 and older.

IV-3. Leading Causes of Death by Age, 1978



Source: National Center for Health Statistics

Chronic Conditions

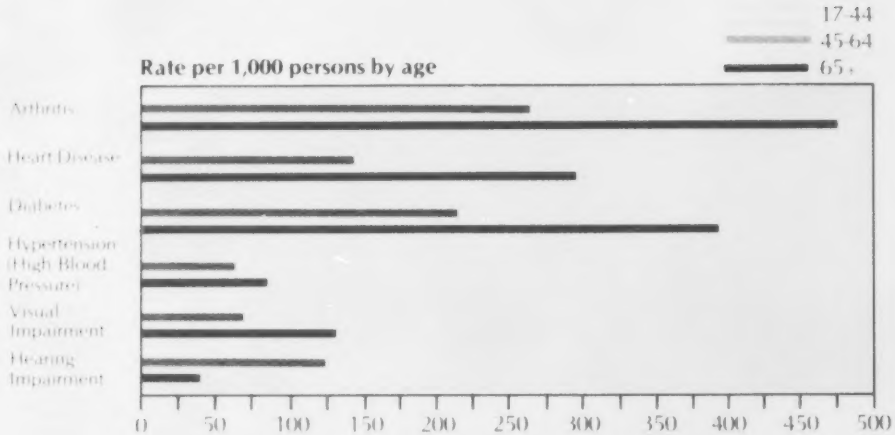
The likelihood of developing an ailment of a chronic nature increases dramatically with age. Most older persons have at least one chronic condition (over 80 percent according to a 1979 National Center For Health Statistics survey), and multiple conditions are a common occurrence. In 1979 the most frequently reported chronic conditions in persons 65 and older were arthritis (44 percent), hypertension (39 percent), hearing impairment (28 percent), heart conditions (27 percent), visual impairments (12 percent) and diabetes (eight percent).

Impact on Daily Living

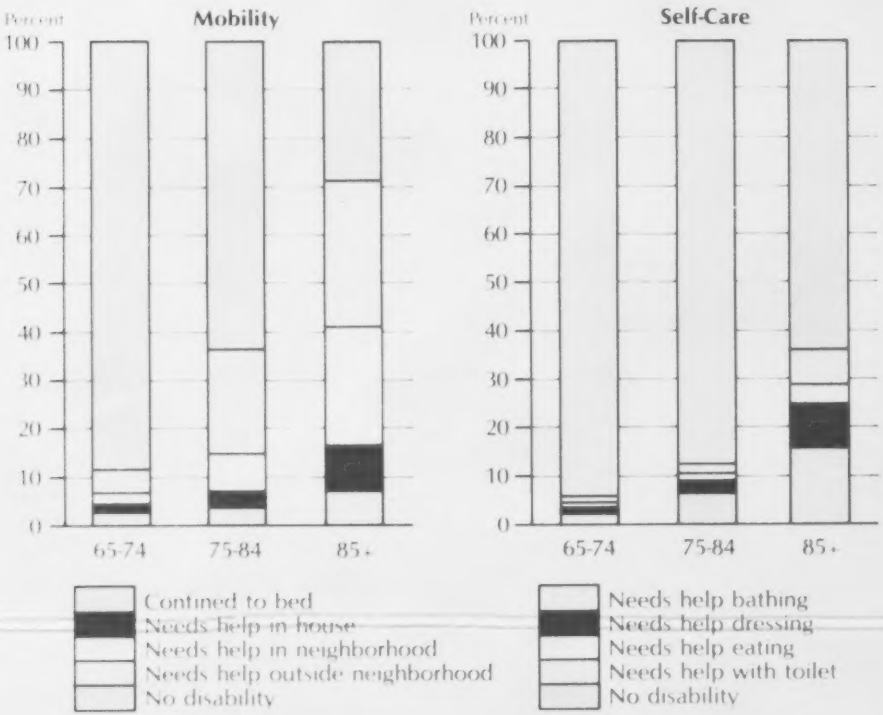
As the nature and severity of any given chronic condition varies markedly from individual to individual, the impact on activities of daily living shows considerable variation as well. In general, however, most older persons are capable of carrying on their normal daily routines, despite chronic conditions. Although more than 80 percent of persons 65 and older reported having a chronic condition, fewer than one in six said they could no longer carry on normal activities because of these conditions, while one in five reported some limitation in the amount and kind of usual activity, according to the 1979 survey.

A better barometer of the need for long-term care assistance can be obtained by measuring limitations in mobility and individual capacity to carry out activities of daily living such as dressing, bathing, using the toilet and eating. In a 1979 NCHS survey of noninstitutionalized persons aged 65 and older, 2.1 percent were confined to bed, 2.6 percent needed help to get around in the neighborhood and 8.4 percent needed help traveling outside the neighborhood. In regard to daily functions, 3.8 percent needed help with bathing, 2.6 percent needed help with dressing, 1.4 percent with using the toilet and 0.8 percent with eating. Although the need for help in these activities increases with advancing age, the vast majority of individuals —even those 85 and older—continue to be able to perform these activities of daily living independently.

IV-4. Prevalence of Chronic Conditions by Age Group, 1979



Impact of Chronic Conditions on Daily Living for the Older Population by Age Group, 1977



Source: National Center for Health Statistics

Visits to Physicians and Dentists

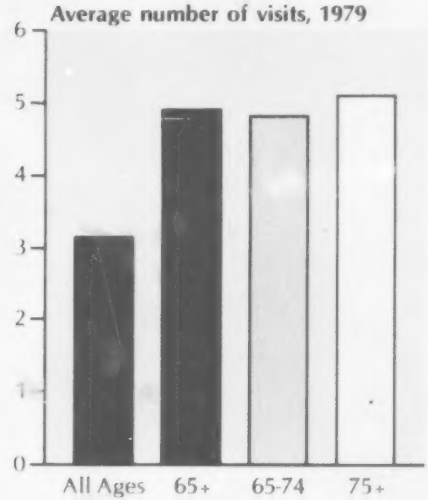
Utilization of physician services increases with age. Persons under age 65 average 3.2 office or home physician visits per year. The number climbs to 4.8 visits for individuals aged 65-74 and 5.1 visits for those 75 and older. Younger and older persons alike average approximately one visit per year to a hospital outpatient clinic or emergency room. Utilization of outpatient clinics is considerably higher among aged persons of minority races than among whites. Eighty percent of all persons 65 and older have seen a physician at least once during the previous year, and less than 14 percent have not seen a physician in two or more years. Since the enactment of Medicare, the average number of physician contacts and the percentage of persons 65 and older seeing a physician in the past year have increased significantly for all persons 65 and older and particularly among persons with lower income.

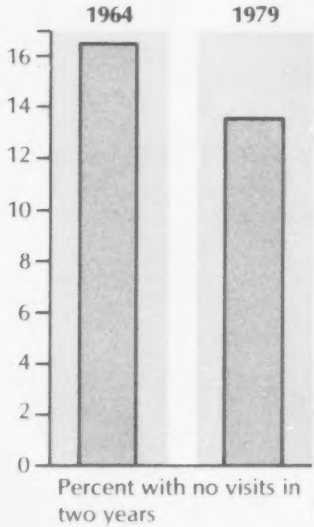
Dental Visits

The pattern of dental visits contrasts sharply with that of physician visits. Persons 65 and older have fewer dental visits per year than those under 65 (1.4 vs. 1.7). The dramatic figure, however, is the percentage of persons aged 65 and older who have not seen a dentist in at least five years (or more). Forty-four percent of persons aged 65 and older, compared with 20 percent of all persons under 65, have not seen a dentist in five or more years. Yet, health surveys reveal that about 60 percent of all persons aged 65-74 have untreated dental problems. (Comparable data for persons 75 and older are not available.)

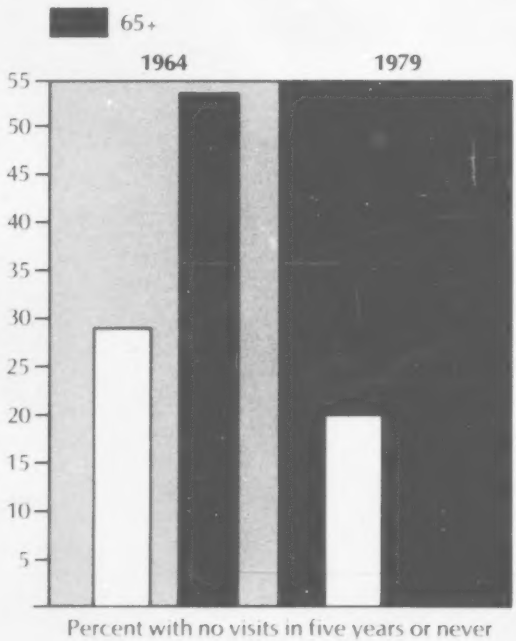
While access to dental care has improved slightly since 1964 (the year prior to the enactment of Medicare), the percentage of older people who have not seen a dentist in five years has not changed substantially (53 percent in 1964 vs. 44 percent in 1979). Medicare does not pay for dental care, and less than four percent of per capita dental costs are paid out of public funds.

IV-5. Physician Office and Home Visits by Persons 65 and Older, 1964 and 1979





Dental Visits, 1964 and 1979



Source: National Center for Health Statistics

IV-6. Health

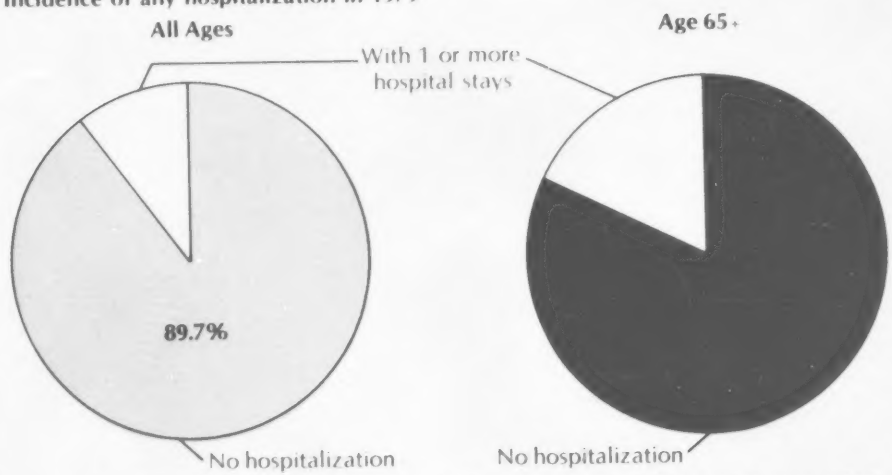
Hospitalization

The utilization of hospitals increases significantly with advancing age. The hospitalization rate for persons 65 and older is two-and-a-half times greater than that of younger persons. While persons 65-plus made up 11 percent of the U.S. population in 1978, they accounted for 25 percent of total hospital stays. Persons 85-plus have the highest utilization rates of any age group (507 stays per 1,000 population, compared with 306 stays per 1,000 in the 65-74 age group). In addition to a higher incidence of hospital admissions, older persons stay in the hospital longer than younger persons (see IV-7) and account for a disproportionate percentage of total surgical procedures (20 percent in 1978).

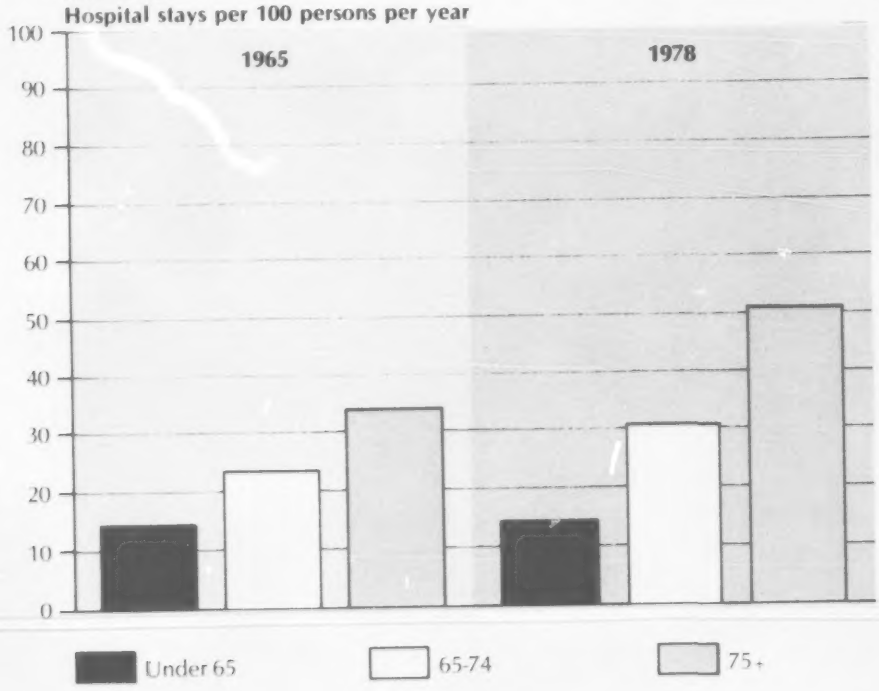
Hospitalization rates among older persons have shown a dramatic increase since the enactment of Medicare. Between 1965 and 1978 hospital stays for persons 65 and older increased by 46 percent, compared with a nine percent increase for the population overall. Surgical rates have been increasing at a particularly accelerated pace for the 65-plus group in the decade of the 1970s (a 4.4 percent increase per year, compared with 2.2 percent for those under 65).

While older persons will continue to account for an increasing share of total hospital usage in the decades ahead as the U.S. population ages (see I-1), it is important to note that most persons 65 and older are not hospitalized in any given year. Data from the 1979 Health Interview Survey reveal that fewer than two of every 10 persons 65 and older were hospitalized in the previous year, compared with one in 10 in the under-65 population.

IV-6. Hospital Stays by Age Groups, 1979



Number of Hospital Stays per 100 Persons per Year, by Age Group, 1965 and 1978



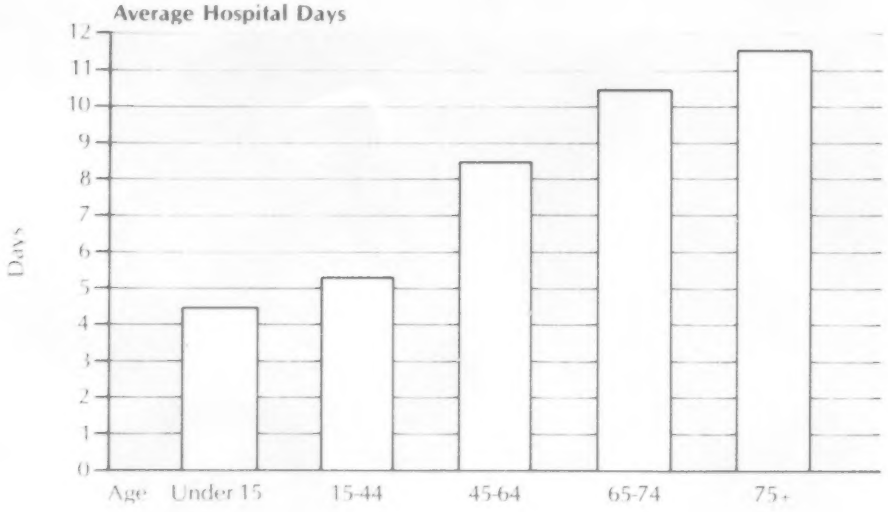
Source: National Center for Health Statistics

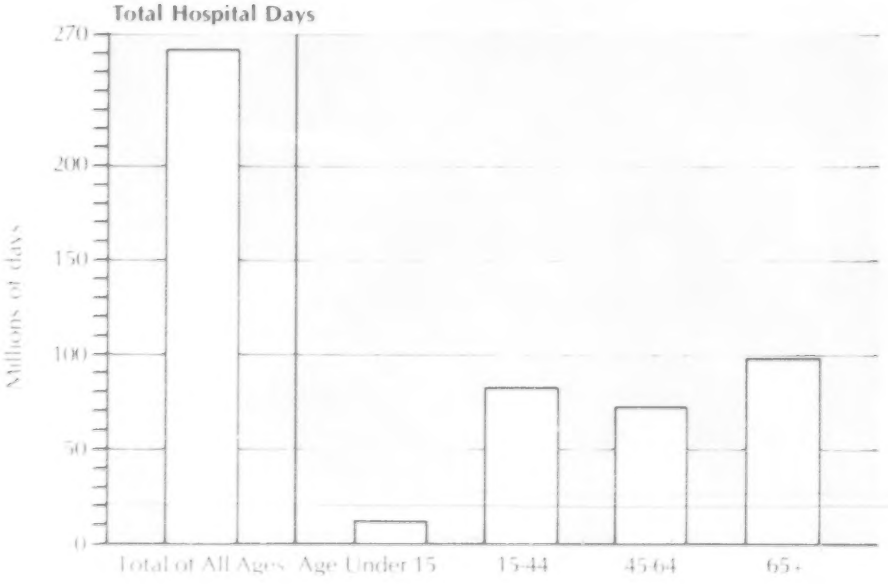
Duration of Hospitalizations

Older persons not only have a greater number of acute hospital stays than do younger persons, but the length of hospitalization also increases with advancing age. In 1978, the average length of time spent in U.S. short-stay hospitals ranged from 4.4 days for children under 15 to 11.5 days for persons 75 and older. Average duration of hospitalization decreased for all age groups between 1965 and 1978. For persons aged 65 and older, it decreased from 13 to 11 days. But older persons still spent about twice as many days in the hospital per visit in 1978 as did persons under 65.

Stated another way, persons 65 and older represented 11 percent of the U.S. population in 1978 but accounted for more than 35 percent of the 262 million days of care provided in U.S. hospitals. The older population's overall rate and proportional share of short-stay hospital usage is expected to continue to increase throughout the foreseeable future (see IV-10).

IV-7. Duration of Stays in Short-stay Hospitals, Average and Total Days, by Age Group, 1978





Source: National Center for Health Statistics

Nursing Home Population

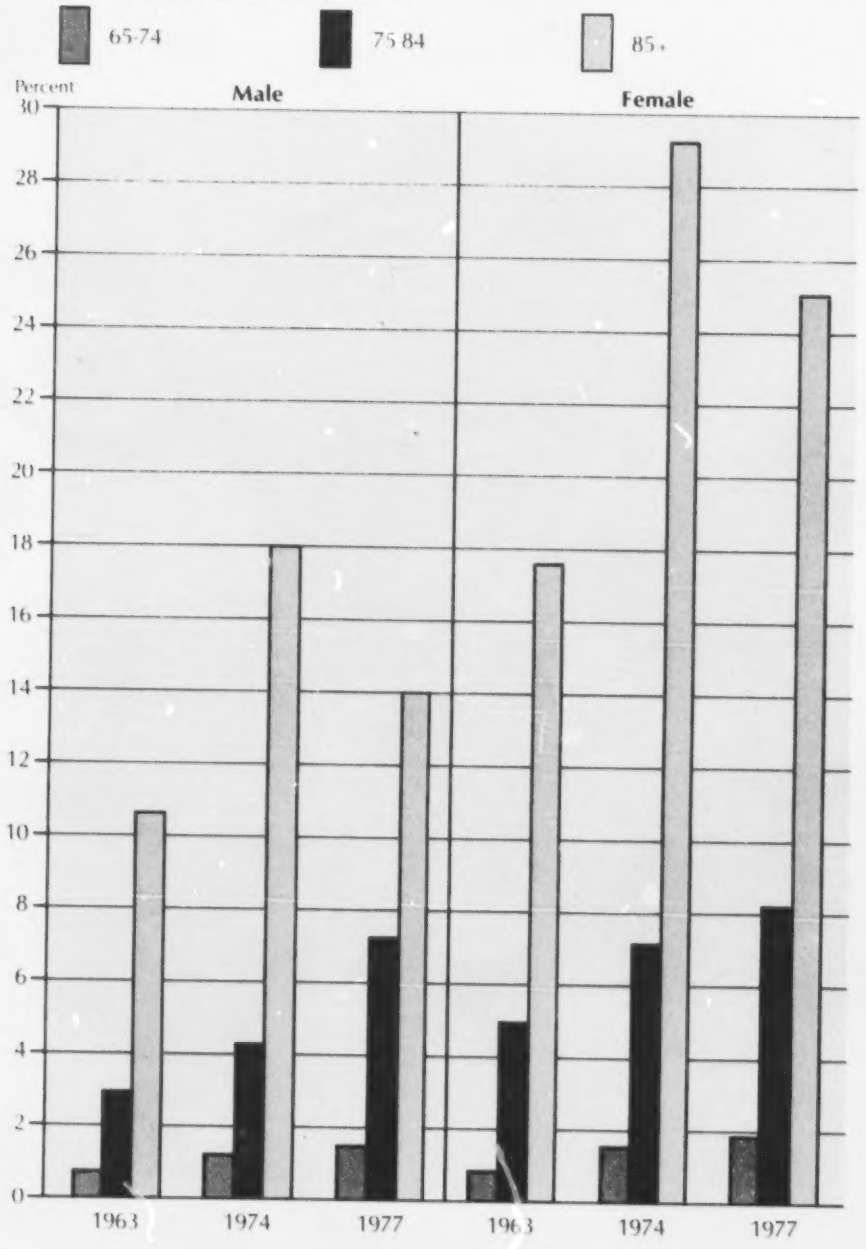
The nursing home population of the United States increased remarkably during the last two decades. In 1963 there were 505,000 individuals residing in nursing homes in this country. By 1977, according to the latest data available, the number had grown to 1.3 million, a 150 percent increase.

The vast majority of persons—86 percent or 1.1 million individuals—residing in nursing homes are aged 65 or older, according to a 1977 National Nursing Home Survey (National Center for Health Statistics). Although this figure represents less than five percent of the total U.S. population aged 65 or older, the likelihood of spending part of one's life in a nursing home increases with age. In the group aged 65-74, only one out of every 100 persons is in a nursing home on any given day. This figure climbs to seven out of 100 persons in the 75-84 age group and to more than one out of every five persons in the 85-plus population. Women are much more likely to be residents of nursing homes than men. More than 70 percent of the nursing home population are women. The overrepresentation of women in the nursing home population is due not only to the fact that there are more females in the upper age brackets, but also to the fact that women are less likely to have family support to assist in providing community-based care. Most men in the upper ages continue to live with a spouse while the overwhelming majority of women are widows who live alone. (See I-6 and I-8, and V-2)

Differences in rates of institutionalization exist by race as well. Whites represent 90 percent of the total population 65 and older, but 93 percent of the nursing home population. Blacks and members of other races account for 10 percent of the overall population 65 and older, but six percent of the nursing home population. Only one percent of nursing home residents 65 and older are Hispanics, although Hispanics make up 2.3 percent of the general population.

A number of factors have contributed to the tremendous increase in the nursing home population between 1963 and 1977. These factors include growth of the population in the upper ages, rapid "deinstitutionalization" of patients from the nation's mental hospitals beginning in the late 1950s, the nature of the health care reimbursement system which encourages institutional care, and the lack of viable community-based alternatives. In 1978 more than $5.8 billion in government funds was spent on nursing home care for the 65-plus population. By contrast, government funding for home health care under Medicare and Medicaid amounted to $731 million in 1978.

IV-8. Percent of 65-and-older Population in Nursing Homes, by Sex and Age Group, 1963, 1974, and 1977



Source: National Center for Health Statistics

97

IV-9. Health

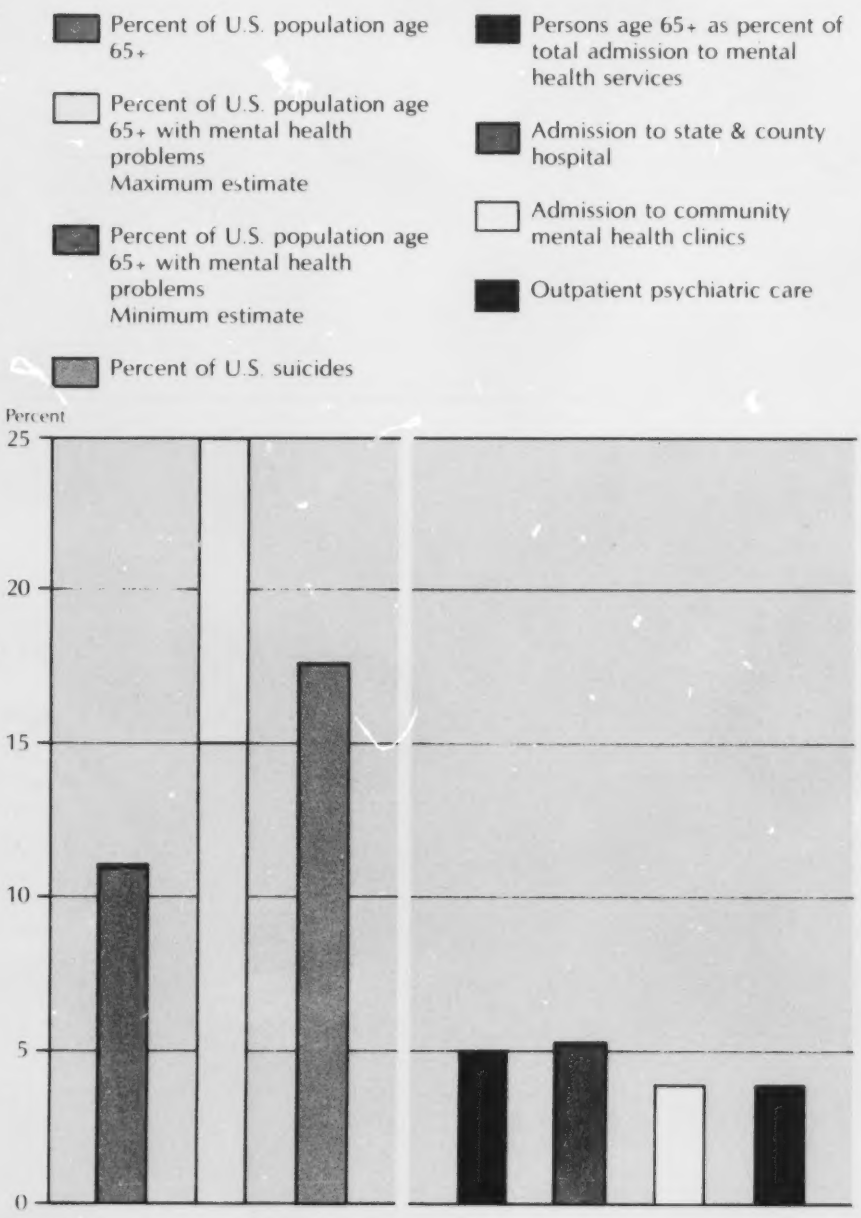
Mental Health

It is difficult to assess the overall mental health of any age group because such an undertaking is immediately subject to varying perceptions and differing measurements. However, various community mental health surveys indicate that, like the population as a whole, between 15 and 25 percent of all persons aged 65 and older may have significant symptoms of mental illness. An estimated 10 percent of these suffer from clinically diagnosed depression, which is one of the most common forms of emotional illness.

While the notion that all people inevitably become "senile" lingers on, statistics show that only five percent of persons aged 65 and older suffer from severe senile dementia, and that only 16 percent of all those confined to nursing homes have a primary diagnosis of mental disorder or senility.

Older people use mental health services at about half the rate of the general population. Five percent of patients admitted to all types of psychiatric facilities (both inpatient and outpatient) are 65 and older. Among the elderly, admission rates are generally higher for women, for the younger elderly aged 65 to 74, and for those with no spouse.

IV-9. Mental Health Status and Utilization by 65-and-older Population, 1975


Percent of U.S. population age 65+
Percent of U.S. population age 65+ with mental health problems Maximum estimate
Percent of U.S. population age 65+ with mental health problems Minimum estimate
Percent of U.S. suicides
Persons age 65+ as percent of total admission to mental health services
Admission to state & county hospital
Admission to community mental health clinics
Outpatient psychiatric care
Percent
25
20
15
10
5
0

Source: National Institute of Mental Health

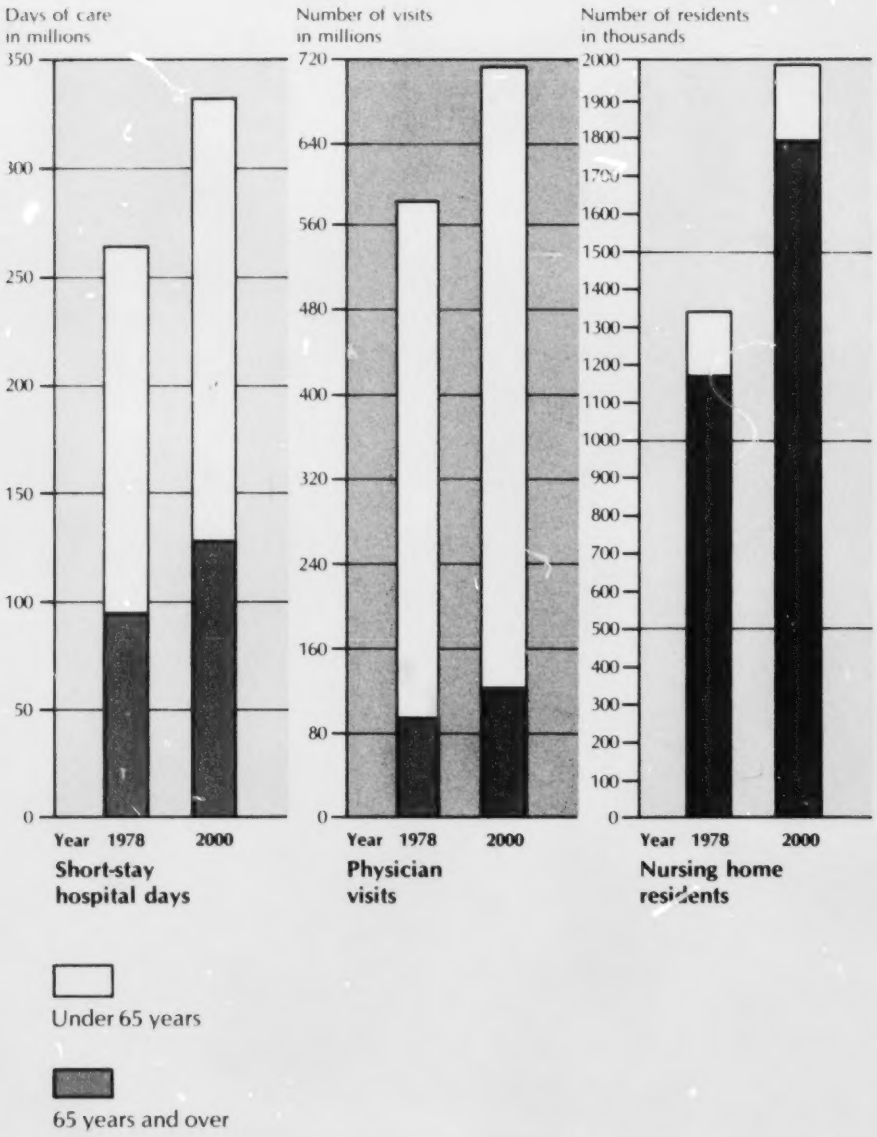
Utilization Projections

The continuing growth of the older population—and particularly the increase in the upper age groups—is expected to produce a corresponding growth in the utilization of health care services by the aged. While the utilization of health care services will increase for the under-65 population as well, persons 65 and older will continue to account for a steadily increasing share of total services.

The National Center for Health Statistics has developed estimates for health care utilization rates in the next two decades. By the year 2000 persons 65 and older will represent 12 percent of the U.S. population but will use 38 percent (up from 36 percent in 1978) of the 331 million days of short-stay hospital care projected for the population as a whole. They will also make up 17 percent of all visits to physicians' offices (compared with 16 percent in 1978).

The number of nursing home residents in the year 2000 will be almost 2 million, assuming continuation of current rates, with 89 percent or 1.8 million individuals being age 65 and older. Nursing home utilization is predicted to be the fastest growing segment of the health care system in the next two decades. Between 1978 and 2000, the nursing home population is expected to increase by about 49 percent, while hospital days for persons of all ages are expected to increase by 26 percent and physicians visits by 22 percent

IV-10. Use of Health Services by Persons Under 65 and 65 and older, 1978 and Projections to 2000



Source: National Center for Health Statistics

IV-11. Health

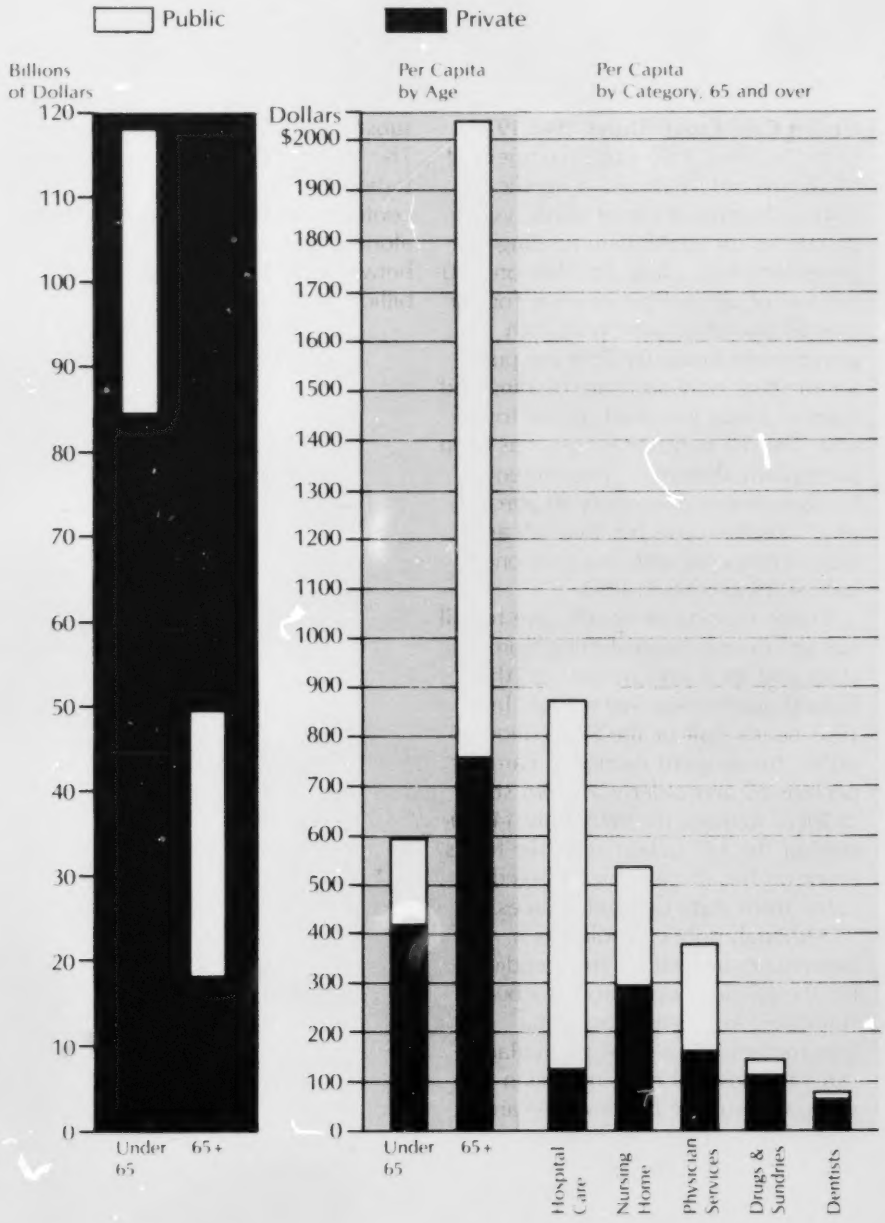
Health Care Costs

The elderly account for a disproportionate share of total U.S. health care costs. In 1978 persons 65 and older represented 11 percent of the U.S. population but accounted for 29 percent of total personal health care expenditures. In 1978, a total of $49 billion was spent on personal health care for persons 65 and older, compared with $119 billion for the under-65 population.

On a per capita basis, the expenditure for persons 65 and over was $2,026, seven times the $286 per capita spent for persons under age 19 and two-and-a-half times the $761 per capita spent for persons 19-64. The largest category of health care spending for the aged was for hospital care ($21 billion). Hospital expenditures per capita for persons 65 and over were $869, twice the per capita amount spent for persons 19-64. Nursing home care is the next largest and fastest growing health care spending category for the aged, accounting for nearly $13 billion in annual expenditures ($518 per capita), followed by physician services at $9 billion and $366 per capita.

Significant differences exist between age groups and by health care category in the proportion of health care costs paid by public and private sources. Direct or out-of-pocket payments and private insurance financed most health care costs for younger age groups (71 percent), while public funds paid for nearly two-thirds of all health care for those 65 and older (see IV-12 for trends in health care funding). Despite the heavy expenditure of public funds for health care of the aged, however, out-of-pocket payments continue to be a major expense for the 65-plus population. In 1977, persons aged 65 and older paid 29 percent of their health care costs out-of-pocket. Amounts paid by private sources vary considerably by service category. While private funds account for 13 percent of per capita hospital expenditures, they represent 54 percent of nursing home expenditures and 97 percent of dental costs for persons 65 and older.

IV-11. Total and Per Capita Health Care Expenditures for Persons Under 65 and 65 and over, by Category, 1978



Source: Health Care Finance Administration

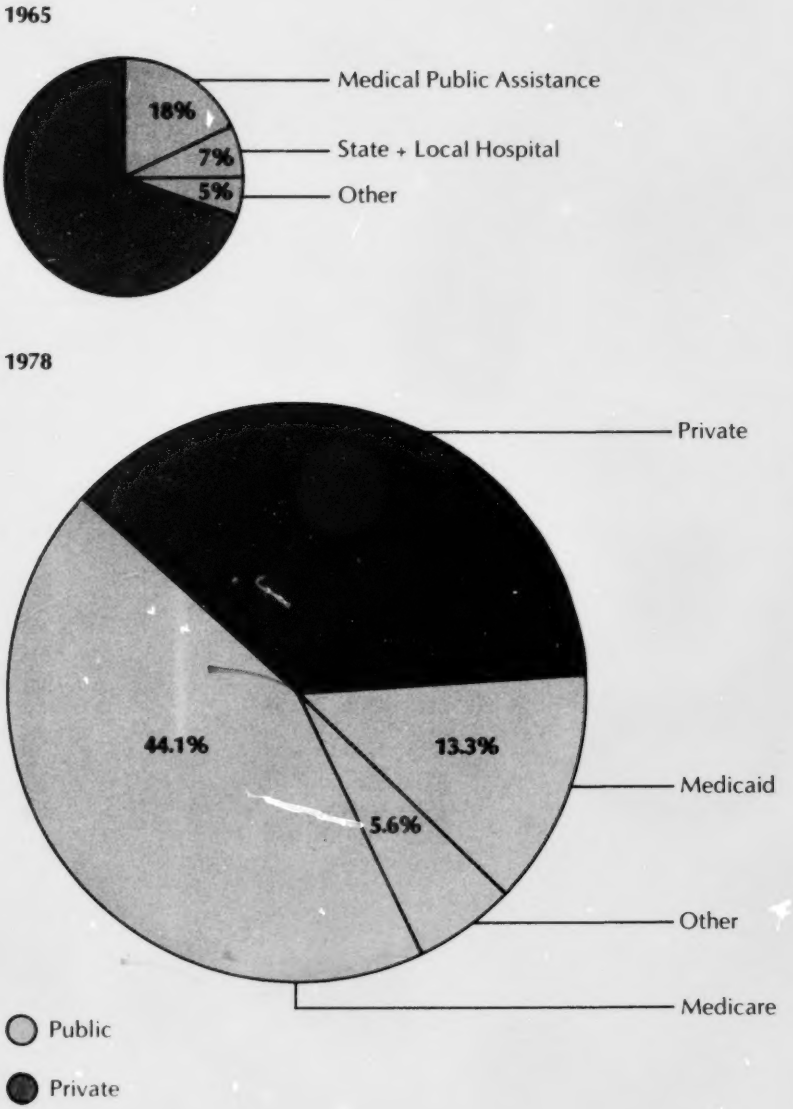
IV-12. Health

Health Care Expenditures 1965-1978
In the 15 years following enactment of Medicare and Medicaid, a significant shift in the proportion of public vs. private sector health care funding for the elderly took place. In 1966, only 30 percent of all health care costs for persons 65 and older were paid with government funds. By 1978 the public sector share of health care funding had risen to nearly two-thirds of the total cost. The rise in hospital costs has been particularly dramatic. Government funds currently pay nearly 90 percent of all hospital costs for those 65 and older, compared with less than one-half of these costs in 1965.

Public funding of health care for all age groups has been shifting from state and local governments to the federal government since 1965. In 1965 nearly half of the $2.6 billion in public funds spent on health care for persons 65 and older was from state or local sources. By 1978, only 14 percent of the $31 billion in public funds spent on health care for the aged came from state or local sources.

Although public funding as a percentage of health care spending for the 65-plus population has been stabilizing in recent years, total government costs—and particularly costs for hospital care, physician services and nursing home care—are expected to continue to increase substantially in the decades ahead. The Health Care Financing Administration predicts that, if present trends continue, total nursing home costs alone will rise by nearly 400 percent between 1978 and 1990 (from $16 billion to $76 billion).

IV-12. Health Care Costs for Persons 65 and Over for Public and Private Sources, 1965 and 1978



Source: Health Care Finance Administration

V-1. Family

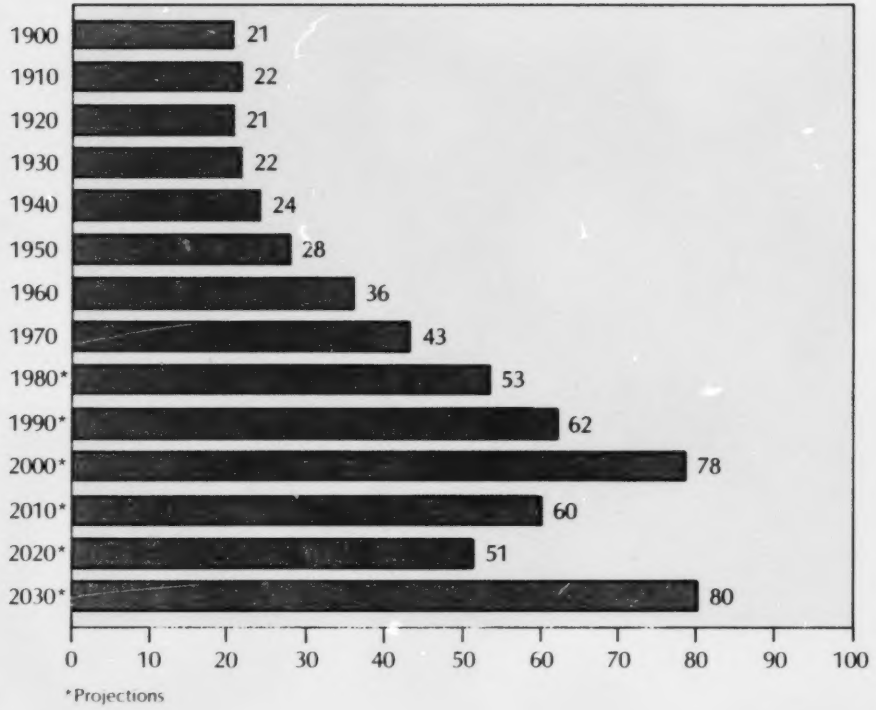
Changing Family Structure

America's trend toward an older population has dramatically changed the nature of family structures. Three- and four-generation families have become increasingly common, with an estimated one-third of all persons 65 and older having at least one great-grandchild. A Social Security Administration longitudinal study from 1969 to 1979 of family structure in the pre-retirement years revealed that one-fourth of persons aged 58-59 had one or more surviving parents.

The number of persons aged 65 and over, and in particular those 85-plus, relative to the number of persons in the middle years, has increased dramatically since the turn of the century. In 1900, only 41 percent of children born could expect to reach age 65, while approximately six percent could expect to reach 85. By 1978, nearly 76 percent could expect to reach age 65 and 26 percent, age 85 (see I-5). Chart I-4 depicts the growth of the number of persons 80 and older relative to the 60-64 age group. In 1900 there were only 21 persons aged 80 and over for every 100 persons aged 60-64. By 1980, the number had grown to 53 per 100 and by the year 2000 will reach 78 per 100. Shortly after the turn of the century, this figure will decline somewhat, reflecting achievement of age 65 by the post-World War II "baby boom" generation; then starting around 2025, the 85-plus population will increase again as the postwar generation itself reaches the older age brackets.

The increasing number of older people, relative to those in the middle years, affects the nature and stability of family support systems for aging relatives. Traditionally, middle-aged children, particularly women, provide the bulk of basic support services that may be required by an aging parent (see V-5). Although most older persons are able to function independently, the need for home care and other support services increases with advancing age. Yet the potential pool of middle-aged people available to help older family members will be declining, reflecting the long term U.S. trend to smaller families (see V-3) and the drop in birth rates after the postwar "baby boom."

V-1. Number of Persons Age 80 and Older per 100 Persons Age 60 through 64, 1900-2030



Source: Bureau of the Census

V-2. Family

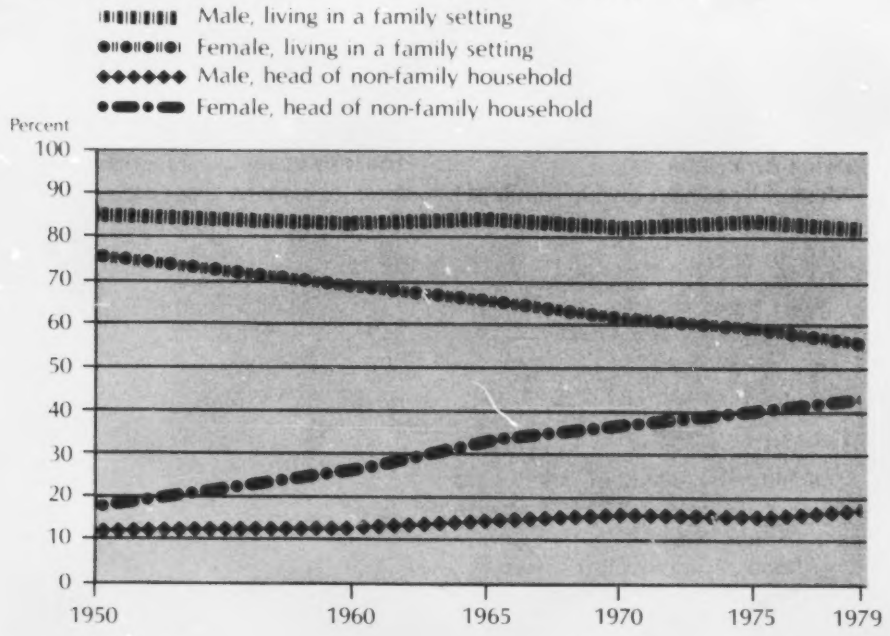
Living Arrangements

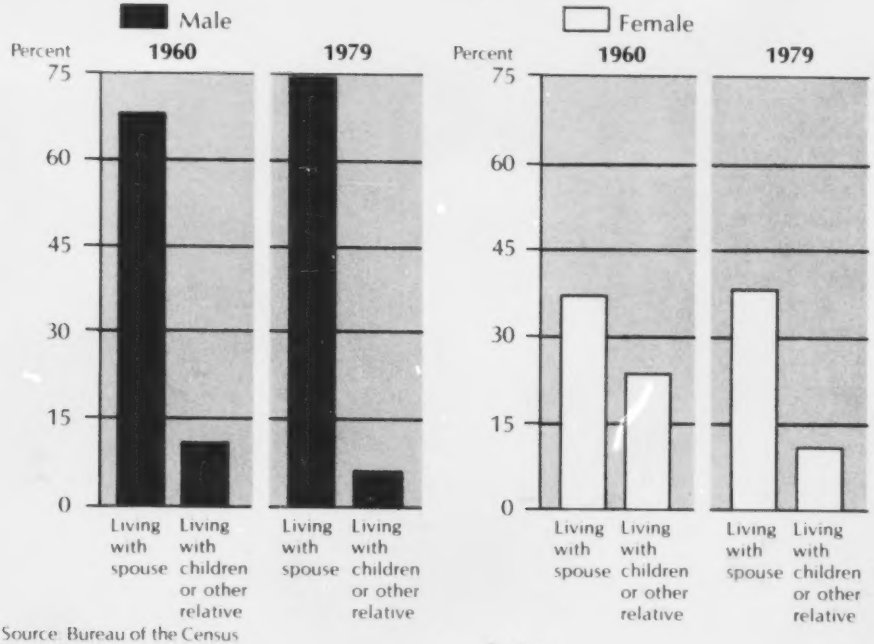
Most older persons live in family settings. Over 50 percent of older households consist of two-person, husband and wife, family units. Within this general framework, however, significant differences exist in the living arrangements of older men and women. The overwhelming majority of men aged 65 and older live with a spouse (75 percent), while little more than one-third (37 percent) of older women do so. Over half of all older women are widows (see I-6).

Although bonds with children generally remain strong and contacts are frequent (see V-4), few older persons actually live with their children (six percent of men aged 65 and older and 11 percent of women). Available research reveals that for the great majority of older persons, independent living has increasingly become the lifestyle of preference.

The trend to independent living, particularly among older women, is dramatically demonstrated in the facing chart. The last three decades have witnessed a sharp decrease in the percentage of older women who live in family settings (primarily reflecting a decline in the numbers living with children), and a concomitant increase in the percentage living alone (or with a non-relative). In 1950, 19 percent of all women aged 65 and older were heads of such "primary" (non-family) households; this figure climbed to 42 percent by 1979. Although the proportion of older men categorized as "primary" householders has also increased since 1950, it has been at a much slower rate (from 11 percent to 16 percent). The percentage of older men living in family settings has remained basically constant during the time period, as the decline in the proportion of older men living with children has been offset by an increase in the percentage living with a spouse.

V-2. Living Arrangements, Persons Aged 65 and Older, by Sex, 1950-1979





Source: Bureau of the Census

V-3. Family

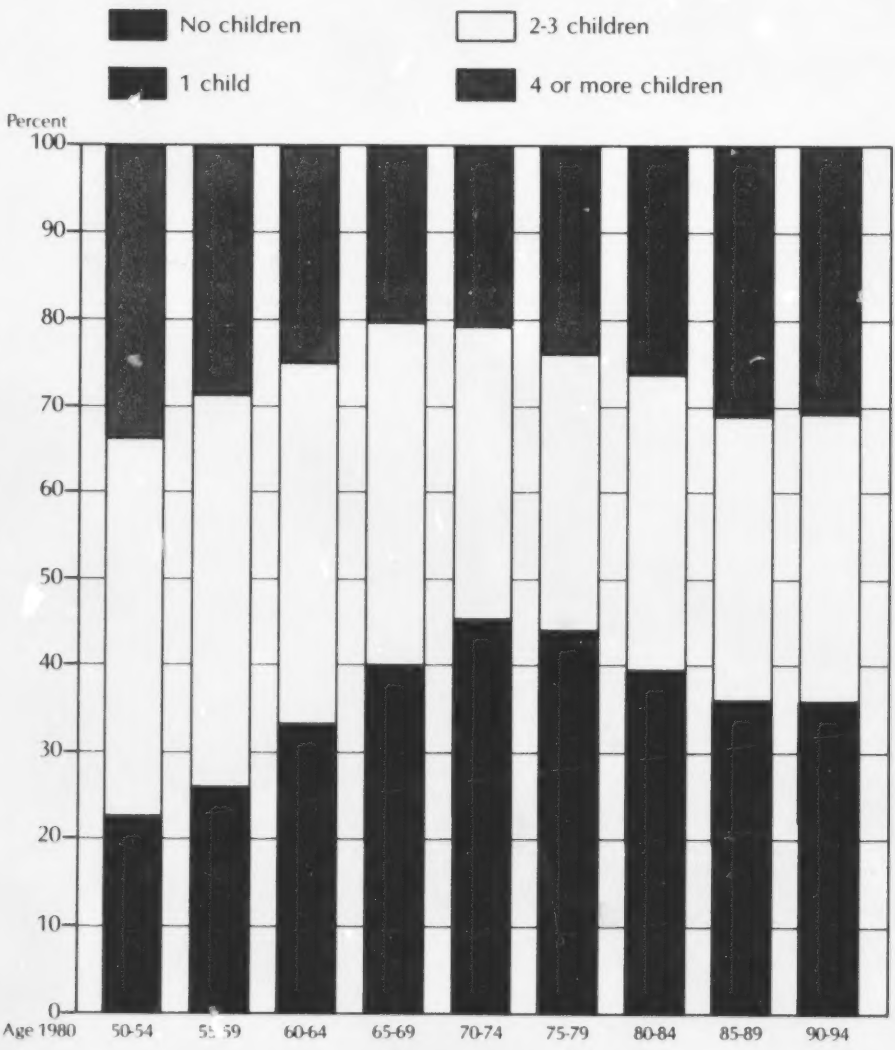
Family Support Systems

Children are the main source of informal support services to elderly persons. In the last 50 years, however, there has been a decline in the U.S. birth rate, potentially affecting the traditional family care role. While this declining birth rate has contributed to the dramatic growth in the proportion of the population aged 65 and older, it reduces the potential for children to provide support services to an aging parent.

In 1931, nearly one-half of all women aged 60-64 had borne four or more children. By 1980 the proportion had dropped to one in four. Although the current population aged 80 and older is a group with relatively large numbers of children (reflecting the higher birth rates of the past), the next decade will show a sharp increase in the percentage of older women with small families, as Depression-year mothers (those born between 1906 and 1915) reach the upper ages. Approximately two out of every 10 women aged 65 and older in the decade of the 1980s has never borne a child. Although exact data are not available, the total number who are childless may be much higher, reflecting the increasing percentage of mothers who now outlive their children.

While the decade of the 1990s will see the mothers of postwar "baby boom" children reach the older ages, where a greater number of children will comprise a potentially extensive support network, this group represents only a brief reversal of the trend toward smaller families. In the post-World War II period, approximately one-third of all women had four or more children; only one in 10 had none. The "baby boom" group itself, however, is registering record low birth rates. The trend to smaller families, together with the growth of older segments of the 65-plus population, may reduce the family's capacity in the decades ahead to provide support for elderly members.

V-3. Women Aged 50 and Older, by Number of Children Ever Born, by Age Group, 1980*



*Projected from number of women age 50-54 in appropriate past time periods.

Source: National Center for Health Statistics

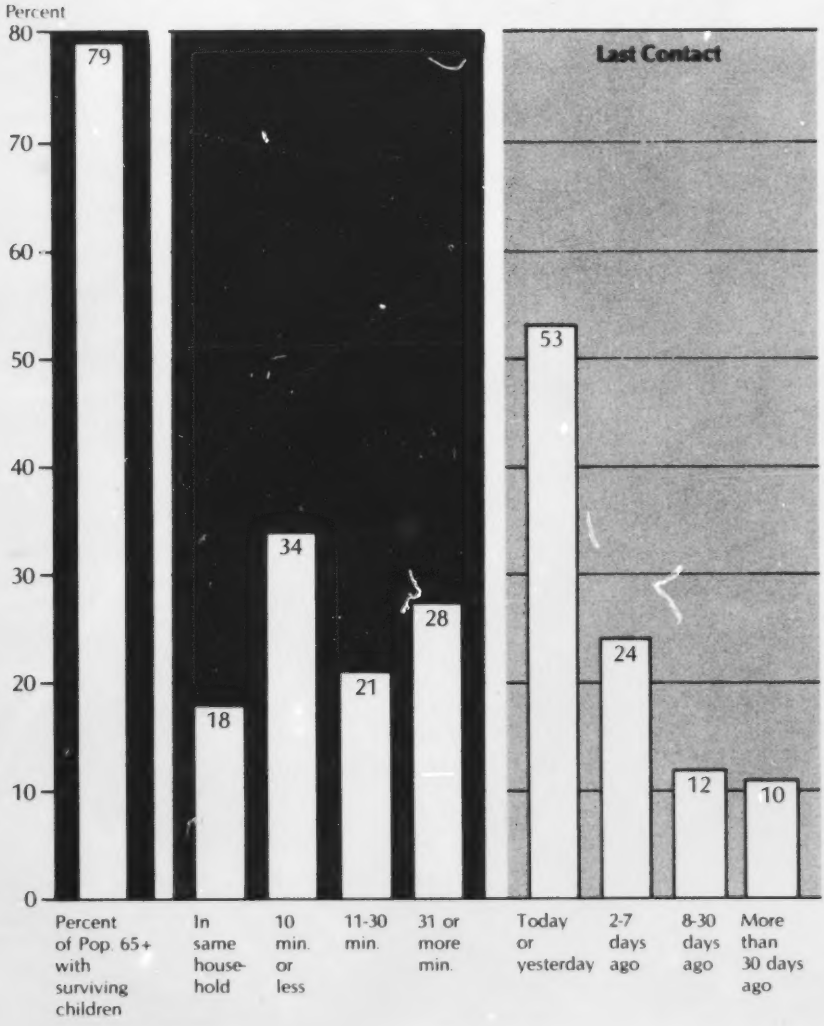
Contact with Children

As preceding charts demonstrate, most older persons do have children or other family members living. Whether these individuals form a potential support-giving group in time of need depends on a number of factors, including physical proximity and nature of the personal relationships.

The stereotype that children have abandoned their parents is not substantiated by research findings (see V-5). Not only do most older persons have at least one child who lives nearby, but contacts with children are frequent. A nationwide study revealed that four out of five persons in the survey population 65 and older had one or more surviving children. Of this group, three-quarters lived within 30 minutes' travel time of at least one child, including 18 percent who lived in the same household. Approximately three-quarters of the survey group had seen at least one child within the previous week. Only 11 percent had not seen a child in the previous month.

Data from a recent study conducted by the U.S. General Accounting Office corroborate the fact that most older persons have a child to whom they could turn in the event of ill health. Those without children indicated the availability of other sources of assistance. Eighty-seven percent of the survey group stated that they would have a primary source of help in case of illness, and most said they had someone who would take care of them as long as needed. The most frequently cited source of help was the older person's children (42 percent), a husband or wife (27 percent), a brother or sister (10 percent), other relative (nine percent), and friends (eight percent).

V-4. Proximity to Children and Frequency of Contacts, Persons Aged 65 and Older, 1975



Source: Administration on Aging

V-5. Family

Family and Friends

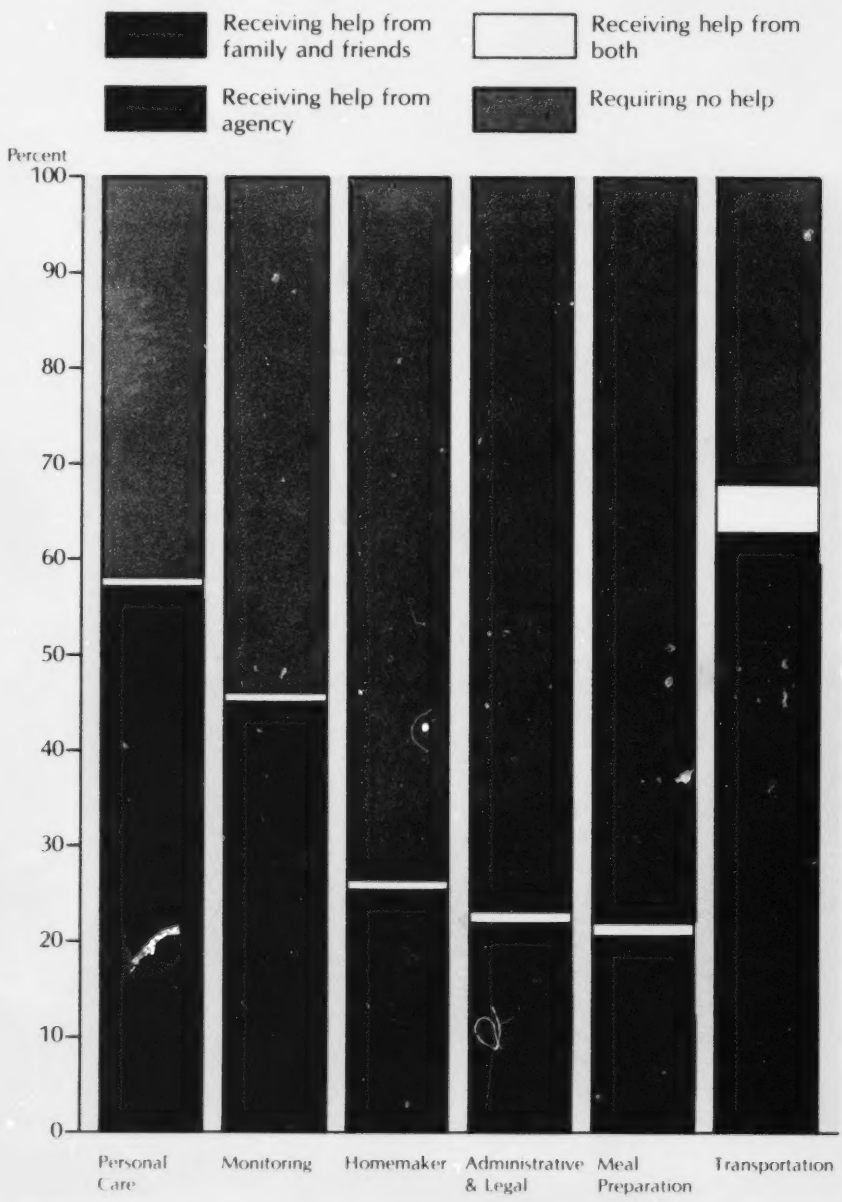
As demonstrated in V-4, most older persons not only live in close proximity to their children, but consider them to be a primary source of help in time of need. Central to the issue of long-term care, therefore, is the extent to which the family actually provides such care, and factors which inhibit or enhance the family capacity to do so.

Results of a U.S. General Accounting Office (GAO) study reveal that over 50 percent of home help services received by older persons (at varying impairment levels) are provided by family and friends. While agencies are the primary providers of medical services, three-fourths of the services classified as compensatory help—help in performing the tasks of daily living—are provided by family and friends. These services include personal care, homemaker services, meal preparation, monitoring, banking and the like. Of older people surveyed by GAO, for example, 58 percent required personal care services, and nearly 97 percent of these individuals received such care from family and friends.

Families and friends are also the primary providers of transportation services to older persons. Sixty-eight percent of individuals in the GAO sample were dependent on others for transportation, either wholly or in part. Of this group, 88 percent received transportation assistance from families, seven percent from agencies and four percent from both. The results of other studies and surveys corroborate the GAO findings and establish the family as a vital element in any system of long-term care. The family role in prevention of institutionalization has been well documented.

Family ability to provide care to an aging relative is influenced by a number of factors: the level, intensity and duration of care required (as the aging population is itself aging, care requirements can be expected to increase); the family unit's declining size (see V-3); diminished time availability, due to such factors as middle-aged women entering the work force (see II-3); and the fact that the potential caretakers are themselves aging and may have their own care requirements (see V-1).

V-5. Persons 65 and Older Receiving Selected Home Services Provided by Family Members and Agencies, 1975



Source: General Accounting Office

V-6. Family

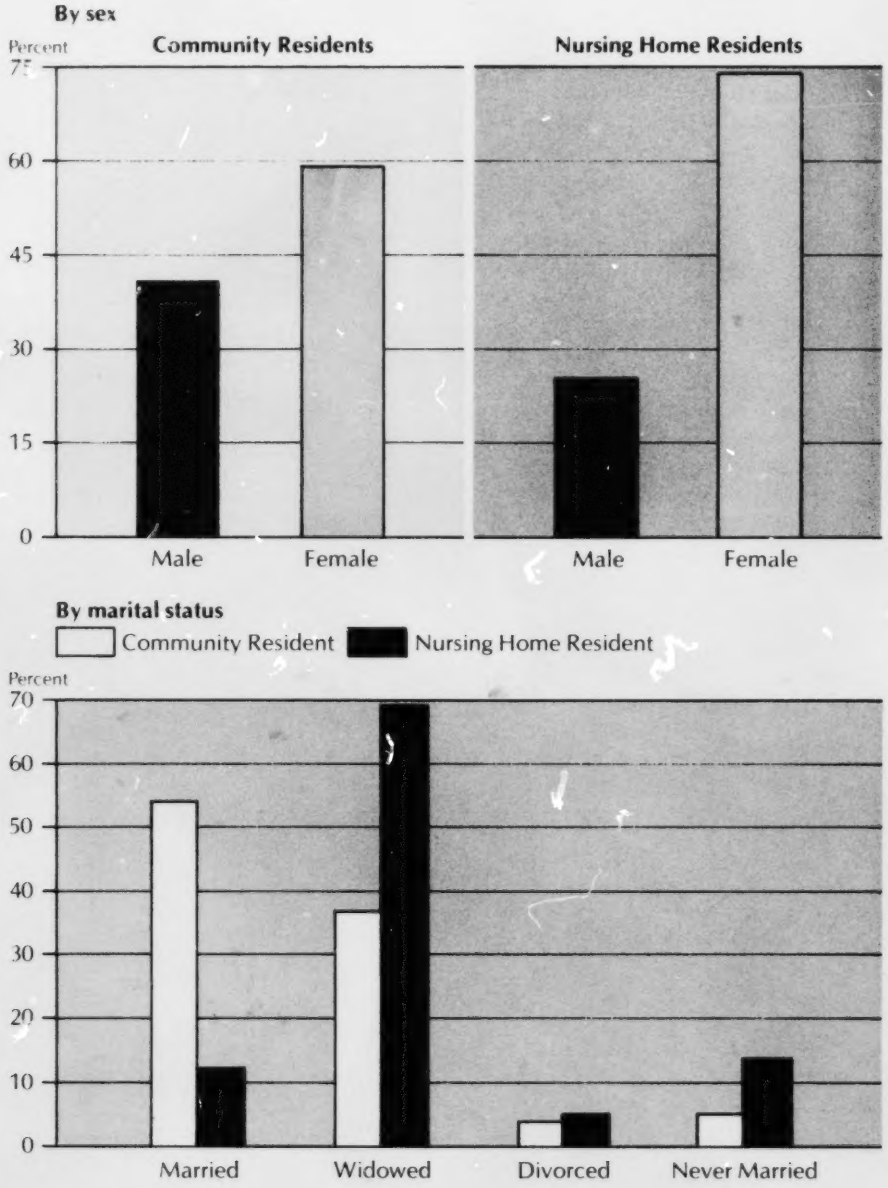
Nursing Home Residents

The central role of the family in providing support services to the "at-risk" elderly is demonstrated by comparing characteristics of the nursing home population aged 65 and older with those in the same age group living in the community. Over one-half of all persons 65 and older are married and living with a spouse; only 12 percent of the nursing home population is still married. Women are much more likely to be nursing home residents than men, reflecting the fact that more women survive to the high-risk years (age 85-plus) and that the great majority live out their lives as widows. In contrast, most men are still living with a spouse at the upper ages and comparatively few live alone.

While four out of every five older persons have at least one surviving adult child, almost one-half of the institutionalized elderly are childless.

A significant difference, likewise, exists in the institutional status of the "never married." Older persons who have never married represent five percent of community residents 65 and older, but 14 percent of the nursing home population.

V-6. Persons Aged 65 and Older in the Community and in the Nursing Home Population, by Sex and Marital Status, 1977



Source: National Center for Health Statistics and Bureau of the Census

V-7. Family

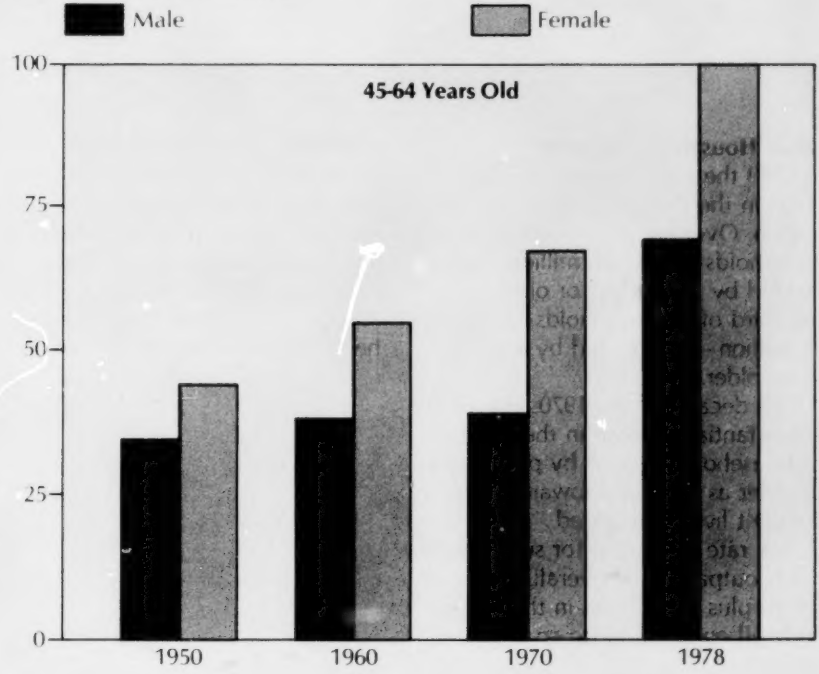
Changing Family Lifestyles

The family usually plays a central role in the provision of essential support services to an aging parent (see V-5). Available data do not support claims that this responsibility has been abandoned. There are, however, indications that a number of recent trends affecting traditional family structures and lifestyles may interfere with the family's capacity to sustain this role in the future.

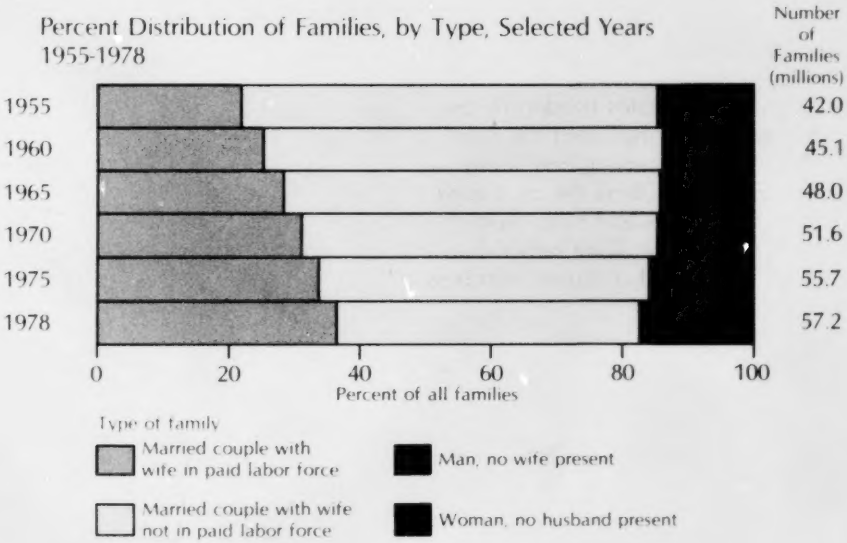
The growth of the 75-plus population, or the "frail elderly," has resulted in a parent population requiring greater support services. At the same time, the number of children who could provide these services has been diminishing (see V-3). This phenomenon is evident in the increase in the number of persons aged 80 and older relative to those aged 60-64, which affects the intergenerational dependency ratio (see I-14). Of equal significance is the aging of the adult child population, which has resulted in a potential support group likely to have an increasing share of health and other age related problems of its own.

Illustrative of the changing American family structure is the rapid growth of families headed by women who are divorced or separated. Likewise, families maintained by a married couple in which the wife is part of the labor force have increased dramatically since the 1950s. Women currently comprise more than four out of every 10 U.S. workers. Of particular import has been the lifestyle change among women aged 45-64, the primary support network for an aging parent. The divorce rate among women aged 45-64 has increased by more than two-and-a-half times since 1950. There has been a dramatic rise in the number of women in this age group who have entered the labor force in the last three decades. In 1980, six out of every 10 women aged 46-54 and more than four out of every 10 women aged 55-64 were employed outside the home.

V-7. Divorced Persons per 1000 Married Persons Aged 45 through 64, by Sex, Selected Years, 1950-1978



Percent Distribution of Families, by Type, Selected Years 1955-1978



Source: Bureau of the Census

Older Households Increase

In 1980 the total number of households in the U.S. reached about 79.4 million. Over one-fifth of all U.S. households—some 16 million—are headed by persons 65 or older. Over one-third of all households—a total of 28 million—are headed by a person 55 or older.

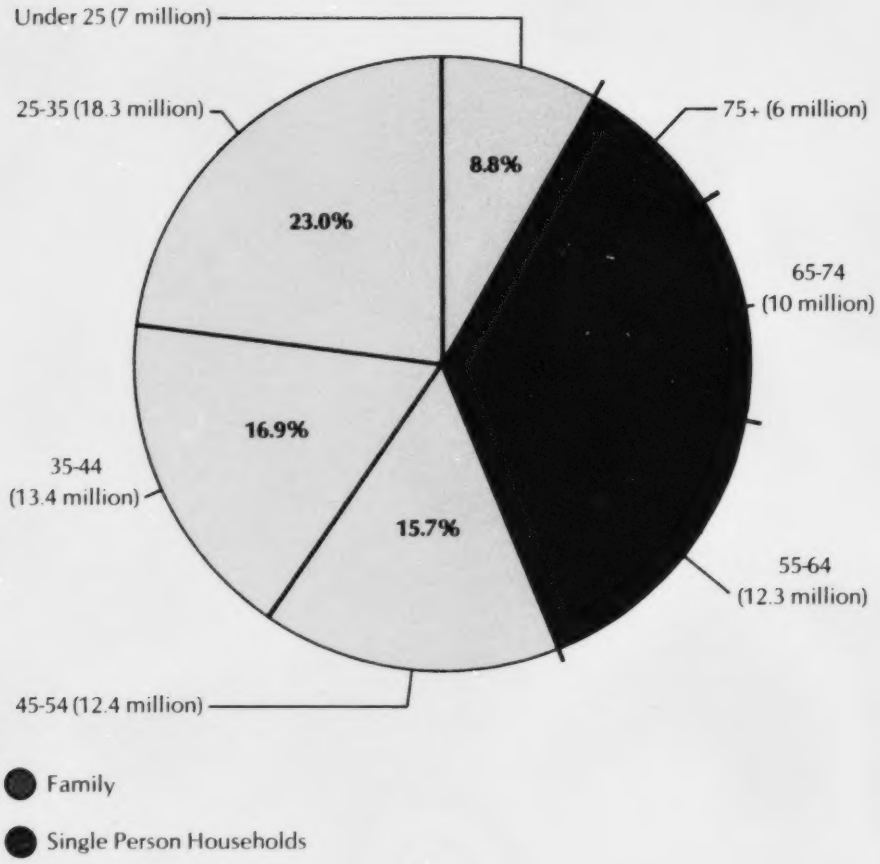
The decade of the 1970s witnessed a substantial increase in the number of households headed by persons 65 or older as the trend toward independent living continued.

The rate of growth for such households outpaced the overall growth of the 65-plus population in the 1970s and will continue to do so in the decade of the 1980s. Between 1980 and 1990, the number of households headed by persons 65 and older will increase by about 3.6 million.

A major factor in the growth of the number of households headed by persons 65 and older has been the rapid increase in single-person, non-family households, particularly the increasing number of widows and older women who choose to live alone rather than with children or other family members (see V-2).

In 1979, of the households headed by persons aged 55-64, 24 percent were headed by a "primary" individual (a person living alone or with a non-relative). For households with heads aged 65-74, the figure climbs to 40 percent, and for households with heads 75 and older, to 55 percent.

VI-1. Number of Households by Age of Head of Household, 1979



Source: Bureau of the Census

VI-2. Physical Environment

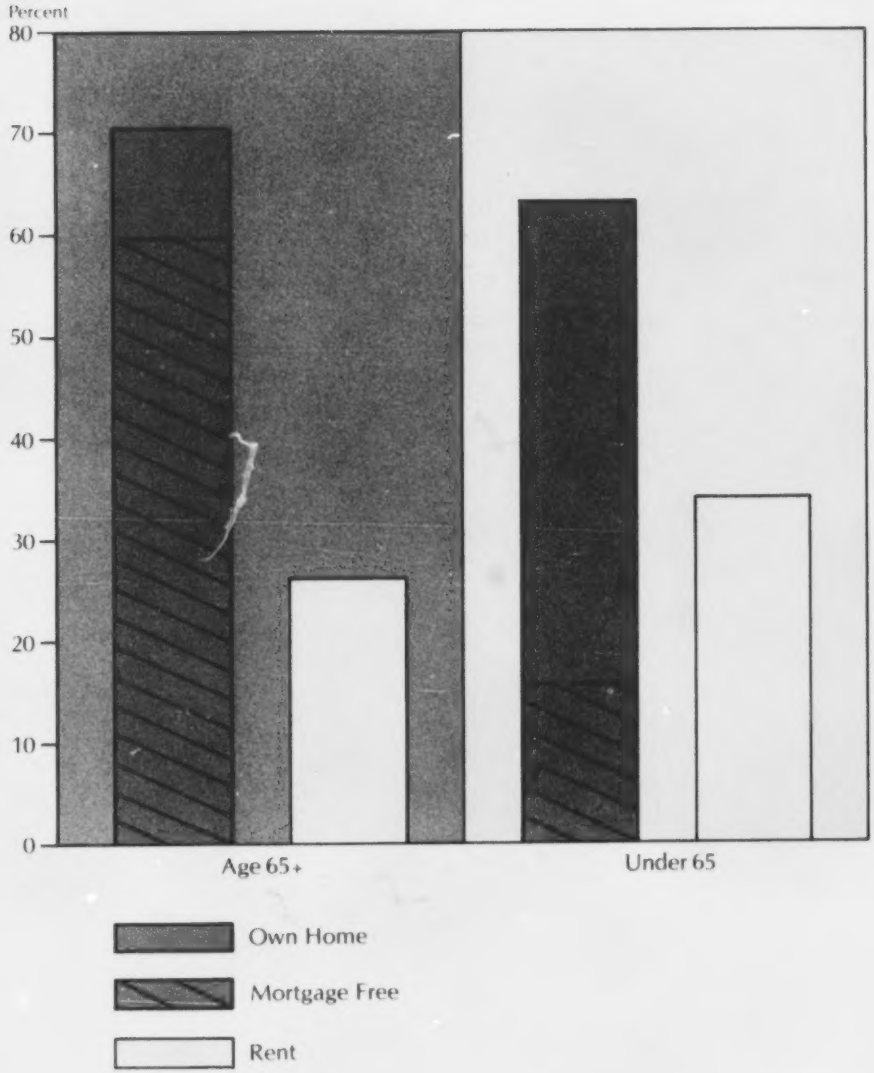
Homeownership

Older people are more likely to be homeowners than younger people. Equity in a home is the major asset for many people aged 65 and older. The latest data available from a national housing survey (1976) show that more than seven out of every 10 household heads aged 65 and older own their own homes, 84 percent of which are mortgage-free. In comparison, six out of every 10 household heads under 65 are homeowners, and only 25 percent of this group own their homes outright. Homeownership is highest among older couples (83 percent) and lowest among men living by themselves (52 percent).

While homeownership is widespread among the 65-plus population, total housing costs (including utilities and property taxes) remain high for many older people. In absolute monetary terms, the elderly spend less on housing costs than members of younger age groups. Because of their lower income, older homeowners on the average spend a greater proportion of their income on housing. This is true for both mortgage-free homeowners and those with mortgages. Persons aged 65 and older who have mortgage-free homes spend 15.2 percent of their income on housing, compared with 8.1 percent for homeowners aged 30-44 and 8.9 percent for those 45-64. For homeowners with a mortgage, the rates are 25.5 percent for those 65 and older, 18.7 percent for those 30-44 and 15.3 percent for those 45-64.

Approximately one-third of all older persons who are household heads live in rental housing. Because older renters tend to have lower incomes than older homeowners, they spend a higher proportion of their income on housing. Data from a 1977 national housing survey reveal that persons 65 and older who rent their homes spend nearly one-third of their income on housing costs, compared with a national average of one-fourth of total income. Current estimates from the U.S. Department of Housing and Urban Development reveal that more than 1.3 million persons 65 and older receive some form of assistance under the federal government's major housing programs.

VI-2. Homeownership, Rental and Mortgage Status, by Age of Head of Household, 1979



Source: Bureau of the Census and Department of Housing and Urban Development

Location of Residence

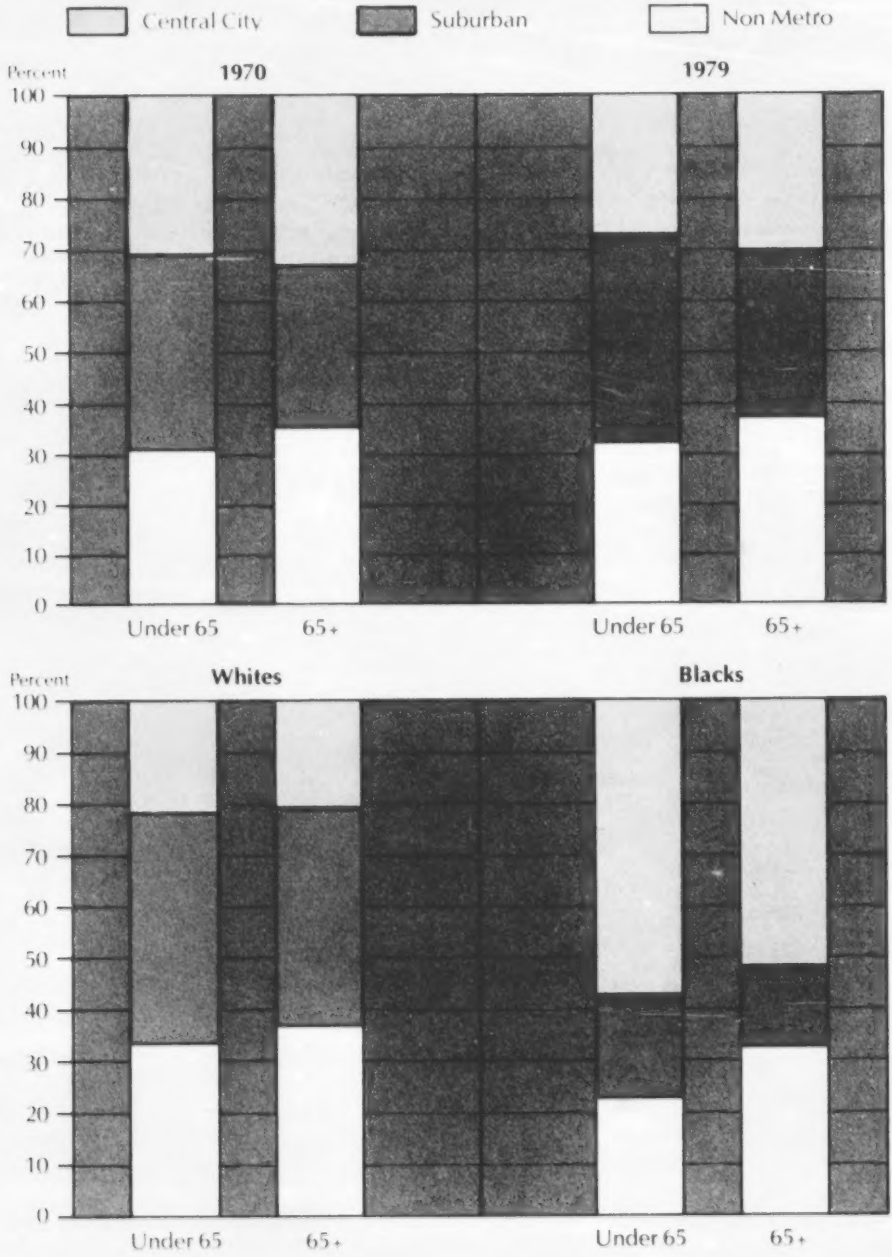
Most people aged 65 and older live in metropolitan areas, a total of 14.7 million individuals, or more than 63 percent of the older non-institutional population in 1979. Persons under 65 are even more concentrated in metropolitan locations with 68 percent residing in these areas. Because of recent trends in mobility and the aging of the suburbs, more older persons now live in the suburbs than in the central cities (33 percent vs. approximately 30 percent).

Substantial differences exist in the place of residence of different racial subgroups within the 65-plus population. While the overwhelming majority of all older subgroups live in metropolitan areas, whites predominantly live in the suburbs (55 percent of metropolitan-dwelling whites aged 65-plus), whereas more than three quarters of urban older blacks live in the central city. Numerically, however, there are almost six million older whites to one million older black residents of central cities.

The past decade has witnessed a substantial movement away from the central city and an aging of residents already living in the suburbs. The growth in the number of persons aged 65 and older in the suburbs has been particularly significant—a one-third increase since 1970. Whereas in 1970 the majority of metropolitan dwellers aged 65 and older lived in the central cities, in 1979 more than half were residing in suburban areas. In 1979, 12.7 percent of all suburban residents were aged 65 and older, compared with 7.7 percent in 1970.

The movement away from central cities—in conjunction with the "graying" of the suburbs—is likely to affect lifestyle patterns among the elderly in the future and the way services are delivered to the older population.

VI-3. Location of Residence, by Age Group and Color, 1970 and 1979



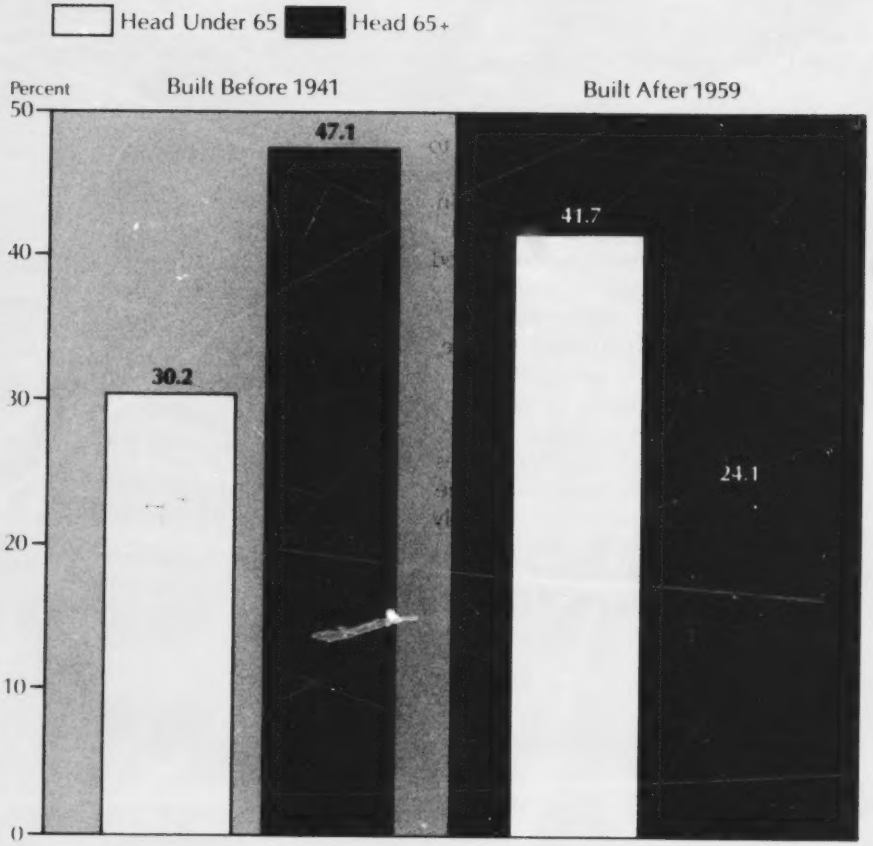
Source: Bureau of the Census

Age of Housing

Persons aged 65 and older are more likely to live in older housing structures than are younger persons. Nearly one-half of all homeowners aged 65 or older reside in homes built prior to World War II, compared with less than one-third of all young homeowners. By the same token, only 24 percent of older homeowners, compared with 42 percent of younger homeowners, live in homes built after 1959. For homes built after 1969, the percentages are eight percent for older homeowners and 18 percent for younger homeowners.

While age of housing is not necessarily an index of physical condition, it does bear a relationship to size, functional obsolescence, and ease of maintenance. Various housing studies reveal that many older persons live in homes that are too large for current family size and need. And for those with physical handicaps, maintenance difficulties can be severe. Age of housing likewise bears a relationship to net worth, placing the elderly homeowner at a considerable monetary disadvantage in terms of resale value. Data from the 1979 annual HUD housing survey reveal that appraised value of housing built in 1939 or before was $35,000, compared with $62,200 for housing built in 1970 or later.

VI-4. Age of Houses Occupied by Older Persons by Selected Age Group, 1976



Source: Bureau of the Census and Department of Housing and Urban Development

VI-5. Physical Environment

Condition of Housing

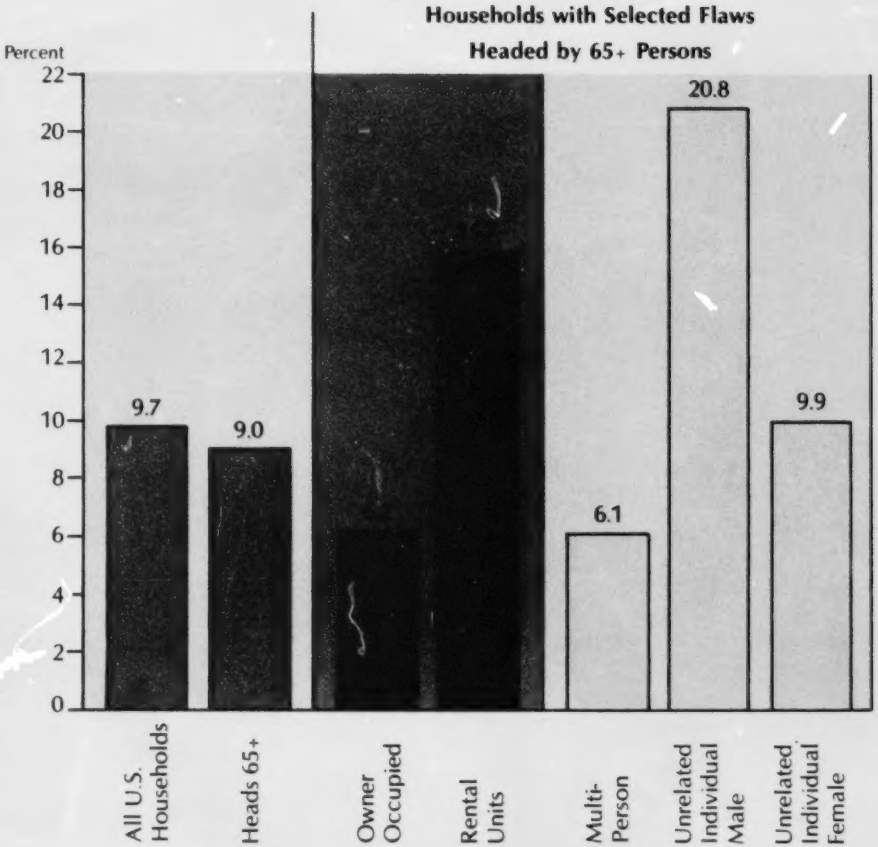
Most older persons and younger persons alike live in housing without serious physical inadequacies. According to detailed tabulations from the 1976 annual HUD survey, only nine percent, or 1.3 million, of the 14.8 million housing units with households headed by persons 65 and older were characterized as having physical deficiencies or flaws. The comparable rate for the population as a whole was 9.7 percent.

Older persons who are renters are more likely than older homeowners to live in housing that has significant flaws (15.7 percent vs. 6.2 percent). In 1976, about 273,000 rental units and 259,000 owner housing units occupied by older persons were seriously flawed (two or more deficiencies) in the major areas of plumbing, sewage, maintenance and kitchen facilities.

Although the majority of persons 65 and older live in physically adequate housing, substantial differences exist within the older population. The subgroup of older persons most likely to live in inadequate housing are single men who live alone. Twenty-one percent of houses lived in by single men 65 and older are classified as physically inadequate.

The highest rates of inadequate housing are found among poor households consisting of Hispanic males living alone, followed by black males living alone, families headed by black females and black females or white males living alone.

VI-5. Percent of Housing with Selected Flaws Occupied by Household with Heads 65 and older, 1976



Source: Bureau of the Census and Department of Housing and Urban Development

VI-6. Physical Environment

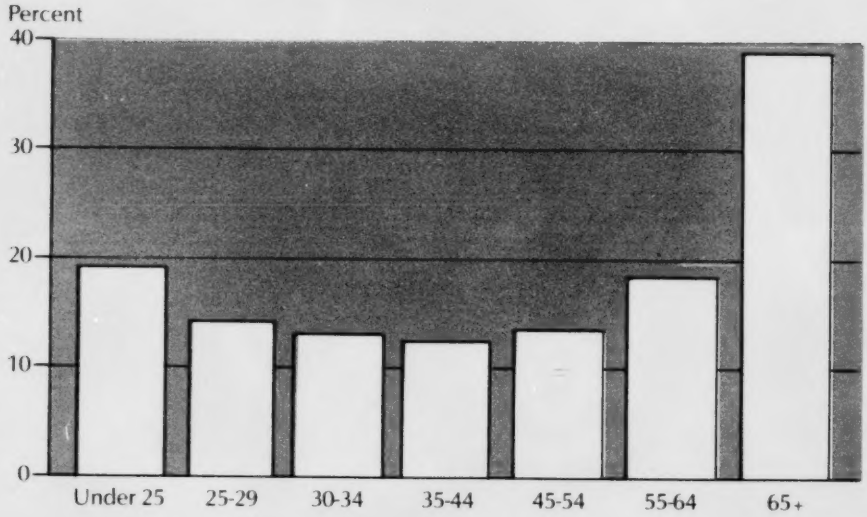
Transportation

The 1971 White House Conference on Aging identified transportation as a significant problem for older persons, outranked only by income and health. The ability to participate in everyday activities and to obtain access to needed community services is directly related to the quality of transportation available. In 1981, inadequate transportation remains a major problem for many older Americans. Many community services, particularly in suburbs, have become increasingly inaccessible to those who do not have private automobiles.

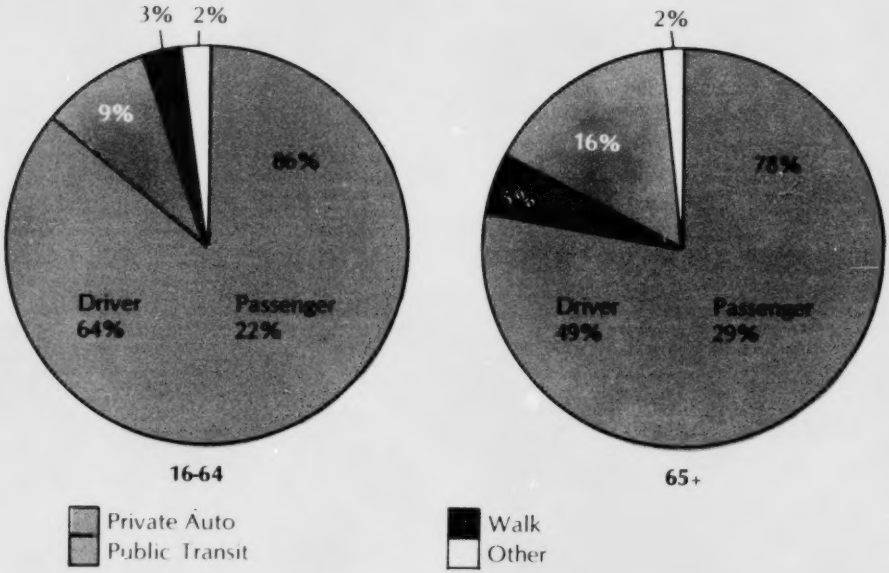
The automobile is the primary means of transportation in the United States for both younger and older age groups, accounting for more than 80 percent of all personal trips, including excursions by automobile, public transportation, walking, bicycling and other modes. However, the automobile is less available as a means of personal transportation for those 65 and older, because the number of both car owners and drivers declines dramatically in the upper age groups. A 1974 survey by the U.S. Bureau of the Census revealed that approximately four out of 10 persons aged 65 and older who were heads of households did not own an automobile, a figure twice that of any other age group. Decline in automobile ownership in the older age groups is accompanied by a decline in frequency of excursions (approximately half that of younger persons), and an increase in the proportion of trips taken as passengers rather than drivers. The older woman is particularly disadvantaged in a society dominated by automobiles. Reflecting lifestyles and mores of the past, possession of automobiles and driver's licenses is substantially lower among women aged 65 and older than among men.

In the decade of the 1970s significant legislation was enacted and a range of federally-supported programs developed to ameliorate the transportation problems facing many older Americans. Estimates indicate that in fiscal 1975 there were approximately 2,000 transportation projects supported either fully or partially by funds authorized through the Older Americans Act alone. (Federal funding of transportation services for the elderly is also provided through the Urban Mass Transportation Act and Titles XIX and XX of the Social Security Act.) By 1979 the number had grown to an estimated 2,800-3,200 projects. An exact figure is unavailable on the total number of transportation projects serving the elderly under all public and private sector sources, although it is estimated to be substantially higher.

VI-6. Percent of Population Who Do Not Own Cars, by Age, 1974



Percent of "Person" Trips by Mode and Age, 1977



Source: U.S. Department of Transportation

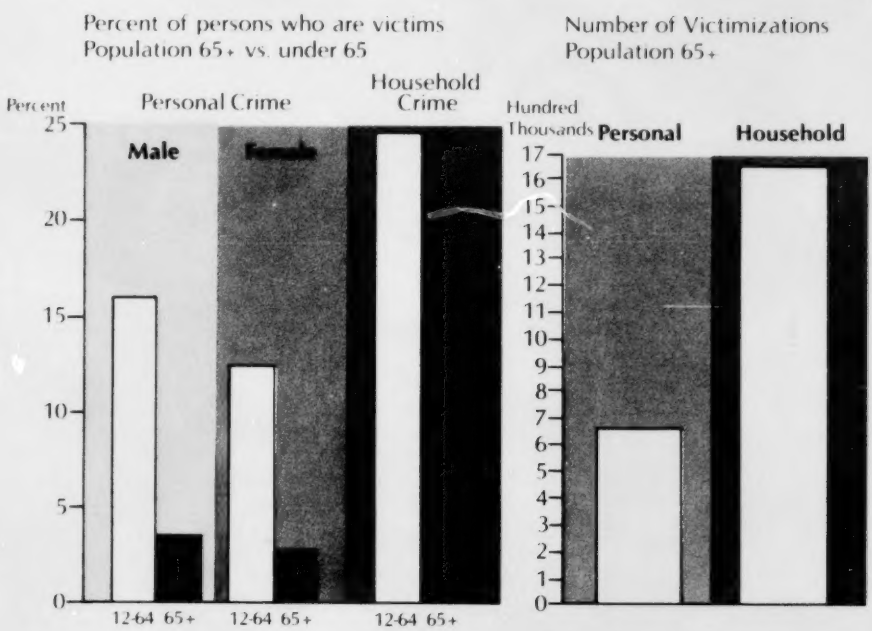
Criminal Victimization

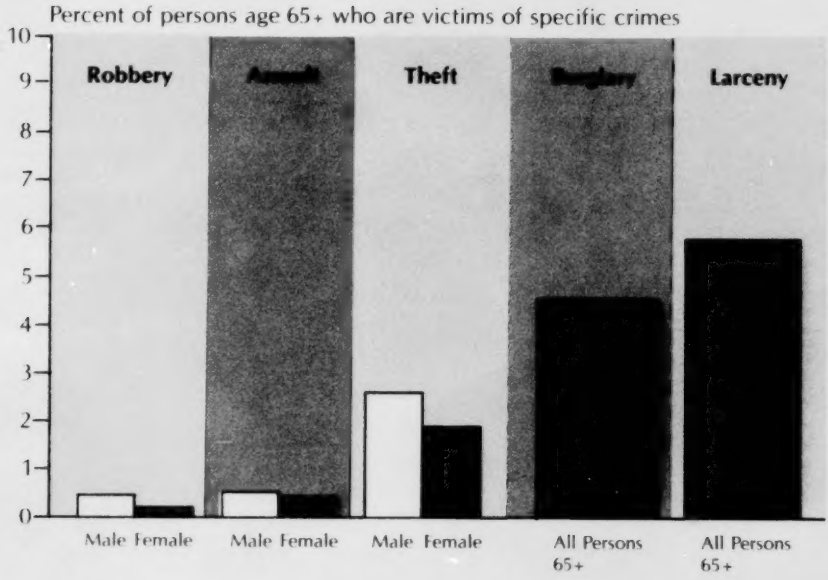
Criminal victimization of the elderly has generated national concern in recent years. While the exact scope of the problem is difficult to determine due to inadequacies in reporting and collecting relevant data, the quality of life of large segments of the older population is influenced by the fear of crime.

Victimization data of the Law Enforcement Assistance Administration (LEAA: 1979) reveal that older persons are, overall, less likely to be victims of crimes than members of other age groups. Older persons are more likely to be victims of crime against household property (burglary and larceny) than crimes against the person (robbery, assault and theft), but rates in both categories are substantially lower than those for persons aged 14-64. In 1979 the overall personal victimization rate against men 65 and older was 33 per 1,000; that against women was 24 per 1,000. Comparable rates for the population aged 14-64 were 159 per 1,000 for men and 125 per 1,000 for women. The rate of household crime was 103 per 1,000 for households headed by persons aged 65-plus compared with 247 per 1,000 for households headed by a person aged 18-64. About 2.2 million older persons suffered crimes against their person or household in 1979.

There is considerable evidence, however, that crime against the elderly may be substantially greater than indicated by these national statistics. Various local studies reveal higher rates of victimization than contained in the LEAA data, particularly among low-income, inner-city residents. Also of importance is the fact that older people are more physically vulnerable victims, and have a diminished potential for recovering from the incident financially, physically and psychologically. Indeed, a 1975 survey by Louis Harris and Associates revealed that one out of every four elderly persons rates crime as a very serious problem. Other studies substantiate this general finding and reveal the consequences of this fear to be far-reaching, affecting such aspects of daily living as the use of public transportation, shopping behavior, socialization and involvement in cultural and recreational activities.

VI-7. Criminal Victimization of Older Persons, 1979





Source: Department of Justice

VII-1. Continued Social and Economic Involvement in the Community

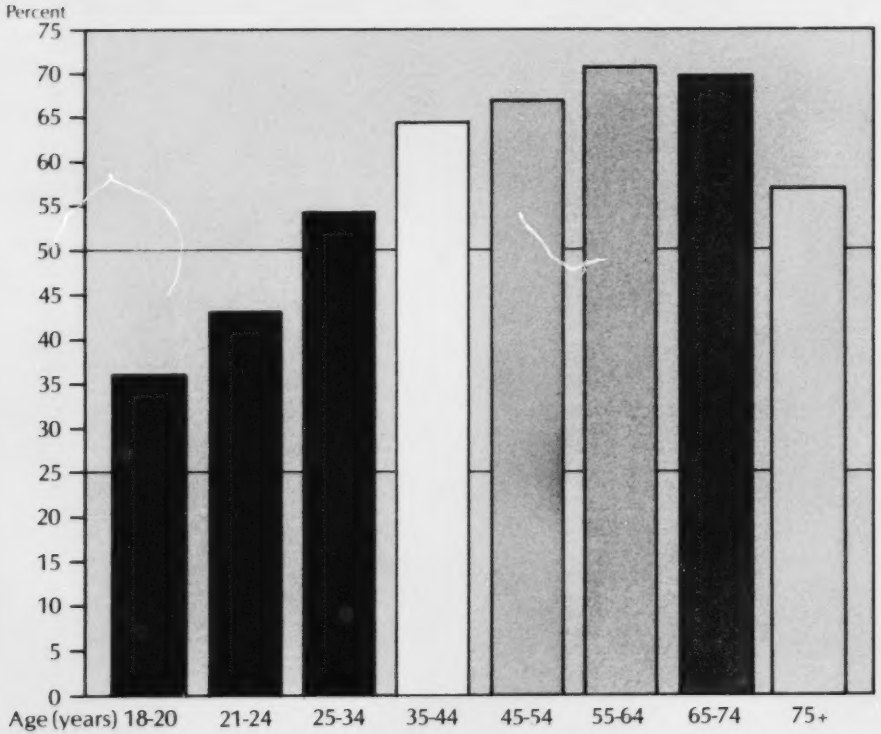
Voting Patterns

Older persons are more likely to vote than are members of most younger population groups. Although the proportion of all age groups voting in both presidential and congressional elections has declined in recent years, the decline in the older age groups has been much smaller than in the younger population.

In the 1980 election, persons 55 and older cast 33 percent of all votes, and those 65 and older cast 17 percent, whereas they made up 27 percent and 15 percent, respectively, of the voting-age population. Over 71 percent of persons aged 55-64 and 65 percent of persons aged 65 and older voted in the 1980 election. By contrast, less than 56 percent of the under-55 population voted. Although voting falls off somewhat after age 75, a higher percentage of persons 75 and older voted in the last election (58 percent) than did those in all of the age groups under 35.

Men aged 65-plus had a better voting turnout than women (70 percent vs. 61 percent), and whites voted in greater proportion (66 percent) than did blacks (59 percent) or persons of Hispanic origin (37 percent).

VII-1. Percent of People Voting in Presidential Election, 1980, by Age Group



Source: Bureau of the Census

VII-2. Continued Social and Economic Involvement in the Community

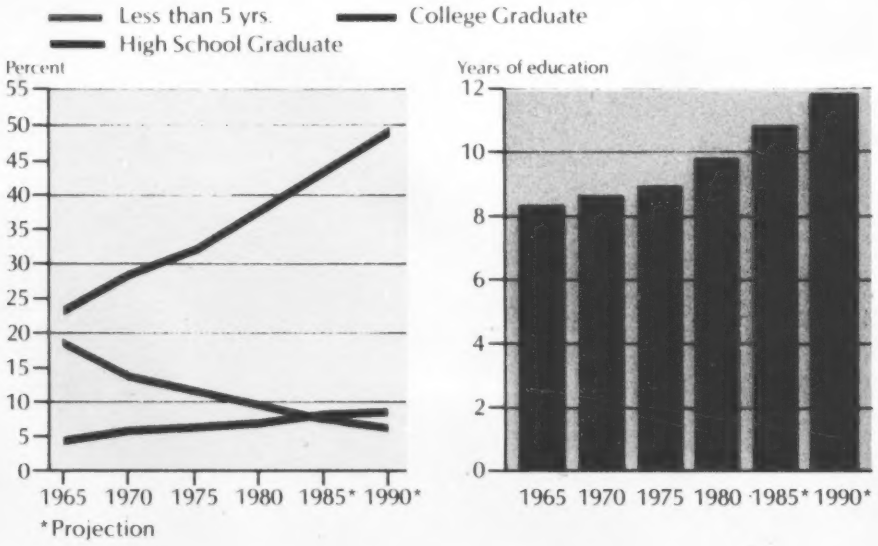
Educational Attainment

As succeeding age groups with more schooling reach age 65, the older population shows a steadily rising level of educational attainment. The percentage of high school and college graduates has been increasing and the percentage of persons with less than five years of schooling (functionally illiterate) has been declining. In 1952, only 18 percent of persons 65 and older were high school graduates, whereas the figure had risen to 38 percent by 1980. In 1990 one-half of the older population will be high school graduates and one out of 10 will be college graduates. Conversely, by 1990 only one out of 20 persons aged 65 and older (five percent) will have had less than five years of schooling, compared with one in five (20 percent) in 1965.

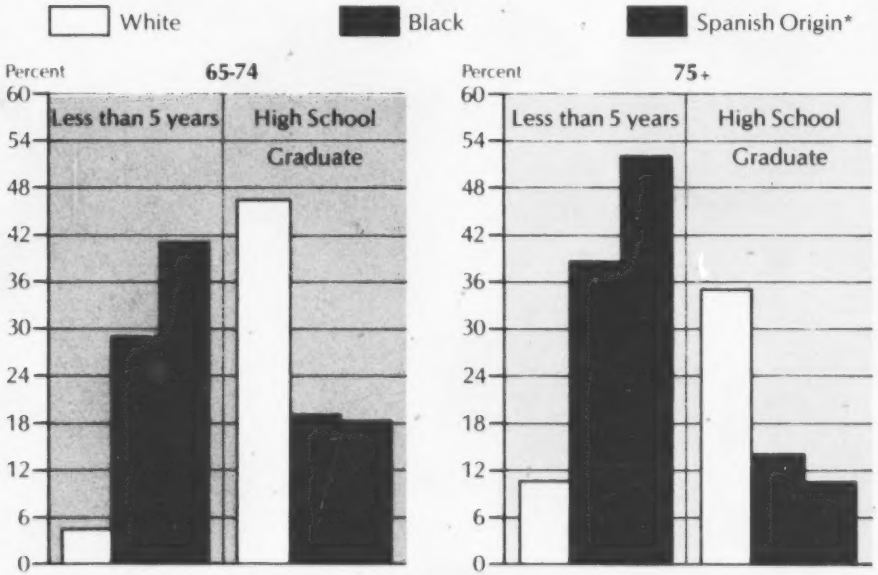
Since improving educational status is directly related to knowledge, skill, and lifetime earnings, it is likely that each succeeding age group reaching 65 will enjoy more favorable economic circumstances than today's elderly. It also signals an older population whose skills and knowledge will become an increasingly important resource to the nation.

Although the older population as a whole has experienced substantial gains in educational status, significant differences exist among racial, ethnic, and age groupings. In 1979, one-third of whites aged 75 and older were high school graduates, but only 13 percent of blacks and 10 percent of those of Hispanic origin were so classified. Even more dramatic is the fact that more than five out of every 10 persons 75 and older of Hispanic origin and nearly four of every 10 blacks have had fewer than five years of schooling. By contrast only one out of 10 whites has had so little education. Although 65-74-year-olds tend to be better educated than their 75-plus counterparts, the percentage of persons of black and Hispanic origin who have had less than five years of education remains exceedingly high.

VII-2. Educational Attainment of Persons Aged 65 and Older, 1965-1990



Educational Attainment by Age Group and Race, 1979



*May be of either race

Source: Bureau of the Census

VII-3. Continued Social and Economic Involvement in the Community

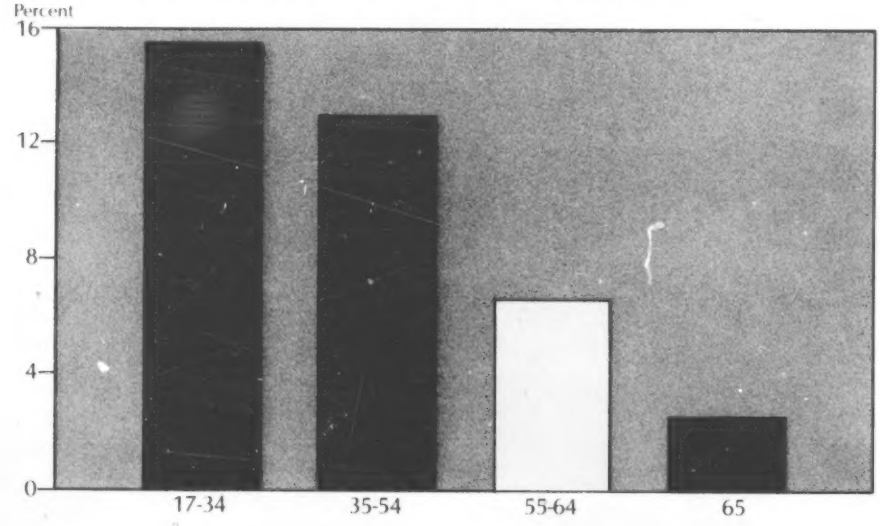
Educational Pursuits

Adult educational opportunities have expanded considerably during the last 10 years, and older Americans have responded by returning to the classroom in increasing numbers.

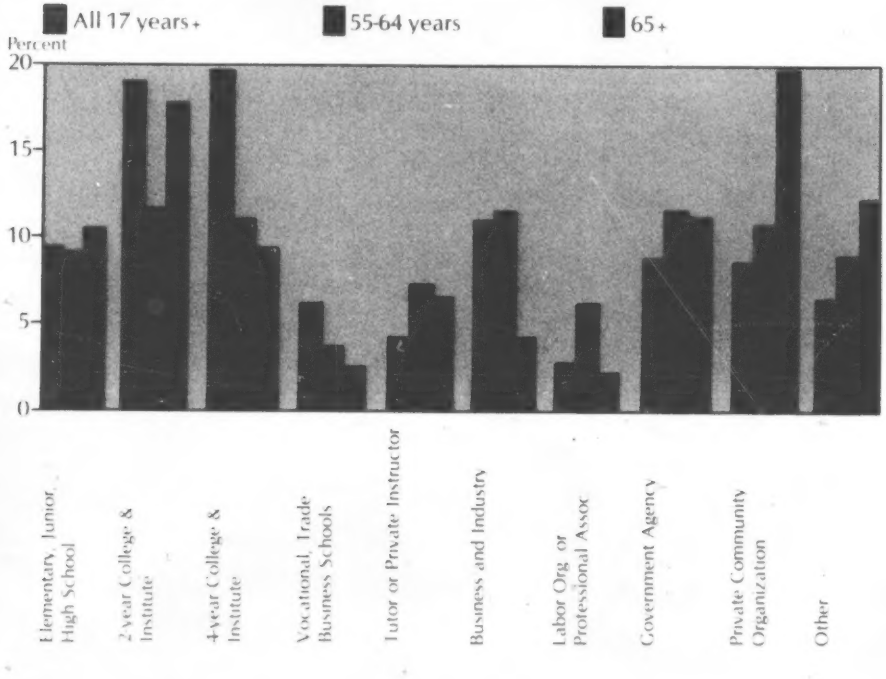
Even though most colleges and universities throughout the country have begun to offer special programs and tuition reductions for older students, most persons 55 and older pursue educational activities outside such formal settings as college classrooms. A 1978 survey conducted by the National Center for Educational Statistics found that three out of five of the educational activities undertaken by persons 65 and older were offered by private community organizations, voluntary associations, governmental agencies, business and industry or private tutors, rather than by traditional educational institutions. In fact, for that sizable portion of the older population that lives in communities without colleges, informal settings such as libraries and churches may be the primary educational resource available.

It is likely that older Americans in succeeding generations will be increasingly involved in lifelong learning pursuits of both a formal and informal nature as a result of the steadily improving educational level of all Americans (see VII-2). Currently, however, older people are considerably less likely to enroll in adult education courses than are their younger counterparts; only 2.4 percent of all persons enrolled in such courses in 1978 were aged 65 and older.

VII-3. Participation in Adult Education by Age Group, 1978



Type of Adult Education Participation by Age Group



Source: National Center for Education Statistics, 1978 Survey of Participation in Adult Education

VII-4. Continued Social and Economic Involvement in the Community

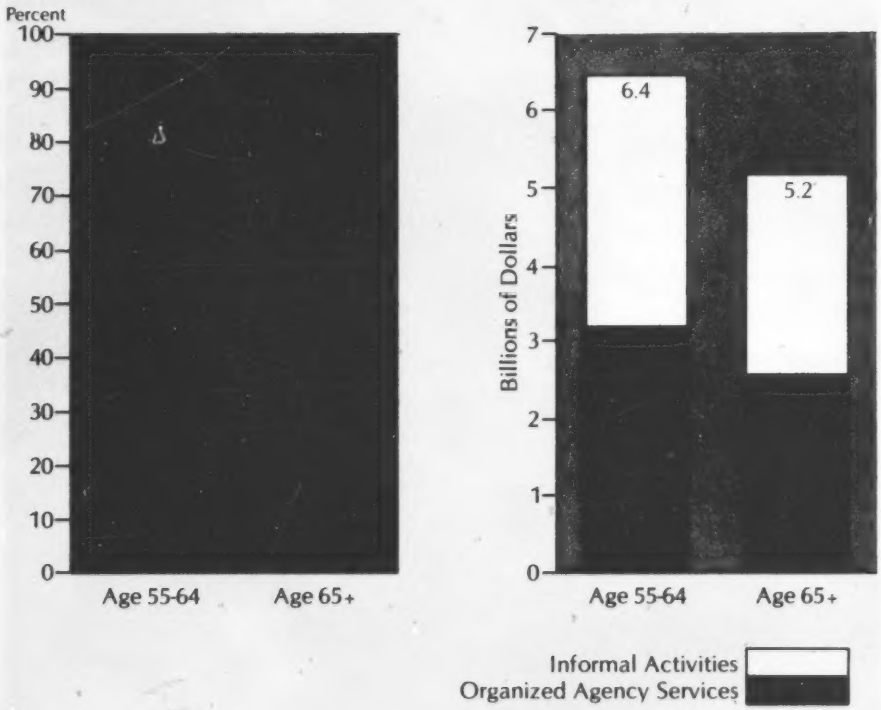
Older Americans as Volunteers

As volunteers, older Americans offer their time and talents to a wide variety of organizations throughout the country. A 1974 survey conducted by the Bureau of the Census for the federal agency for voluntarism, ACTION, reveals that about seven million persons aged 55 and older were engaged in volunteer work at that time. One out of every five persons aged 55-64 and one out of seven aged 65 or older contributed an average of eight hours of service weekly to volunteer activities in their communities. A companion study estimates that the total value of these services came to more than $11.6 billion.

Although substantial numbers of older Americans are actively involved in volunteer service to civic, fraternal, religious, and other organizations, studies reveal that many more persons are interested in volunteering. A 1975 survey conducted by Louis Harris Associates estimated this number to be about 10 percent of the current non-volunteers aged 65 or older. Factors inhibiting increased volunteerism by older persons include a lack of knowledge about opportunities available, transportation problems, financial considerations and resistance on the part of some community organizations to utilize older volunteers.

In 1980, federal programs administered by ACTION utilized 270,000 Retired Senior Volunteer Program volunteers, 17,300 Foster Grandparents and 3,800 Senior Companions in volunteer projects across the country. Older Americans are also actively involved in such federal programs as Volunteers in Service to America, the Service Corps of Retired Executives and other projects conducted under local private and public auspices nationwide.

VII-4. Volunteer Activities of Older Persons, 1974



Source: The Bureau of the Census and ACTION

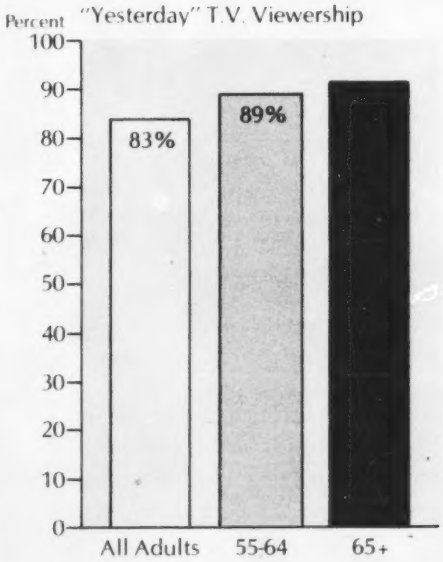
VII-5. Continued Social and Economic Involvement in the Community

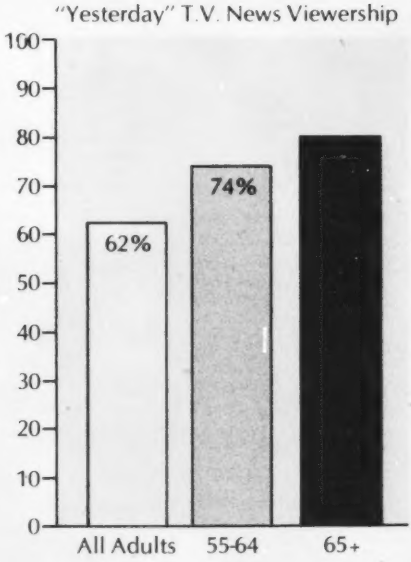
Television and Newspaper Utilization
Older persons are an informed public. Persons aged 55 and older are prime users of the major media, particularly television and newspapers. Although older persons have many programs and content interests similar to other age groups, persons 55 and older show a much higher preference for news and public affairs programming. In a recent national survey, 62 percent of the American public reported daily TV news viewership, but in the age group 55-64 the figure climbed to 74 percent and by age 65 and older, to 80 percent. This contrasts with 48 percent daily viewership in the 18-24 year-old group and 55 percent among viewers 25-29.

Regular newspaper readership is also high among older persons, particularly among persons 65 and older who are the heaviest subscribers to daily newspapers of any age group. In fact 72 percent of all persons 65 and older are subscribers. A recent study analyzed newspaper content of primary interest to older readers and found them to have a strong orientation to issue and news-oriented items as well as an interest in practical matters of everyday life. The following content areas were most frequently cited: editorials, stories on political or public figures, human interest stories on people in the news, consumer news, and articles on the environment.

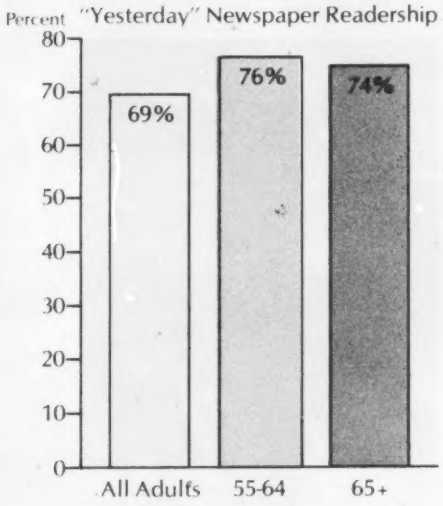
A positive relationship exists between newspaper-readership in later life and general educational level. As the educational level of older persons continues to increase, it is likely that they will become an increasingly informed segment of American society.

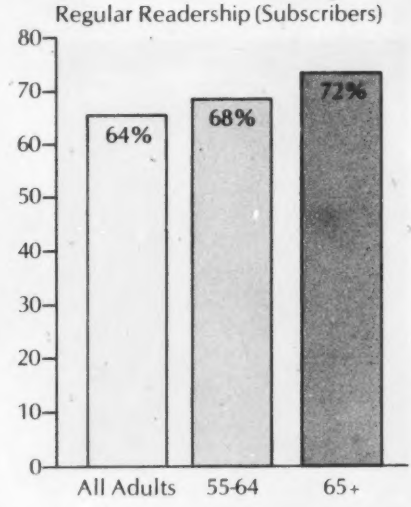
VII-5. Daily Adult Television and Newspaper Usage, 1979





Daily Adult Newspaper Readership





Source: Newspaper Advertising Bureau

VII-6. Continued Social and Economic Involvement in the Community

Consumer Expenditures

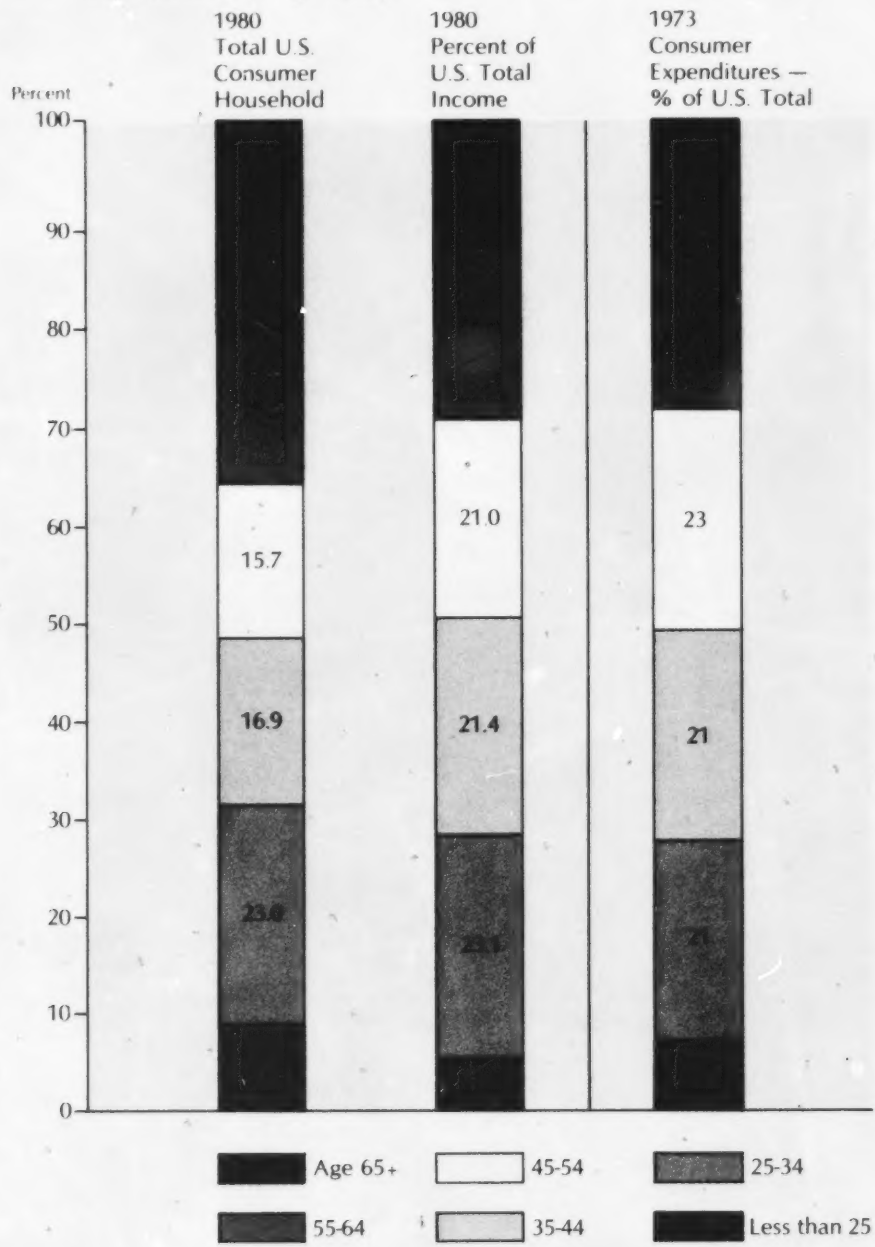
Older persons have become a substantial and growing consumer force in the U.S. marketplace. In 1980, over one-third of all U.S. consumer households, some 28 million, were headed by a person 55 or older. Persons 65 and older headed 16 million of these households. By 1990, the number of consumer households headed by persons 55 and older will reach 32 million.

Household income of the 55-plus group was more than $400 billion in 1980—nearly 30 percent of total U.S. household income. Households headed by persons 65 and older accounted for 12 percent of the aggregate U.S. total. Older people also hold a major share of the nation's discretionary income, which is that money available to be spent on "non-essential" items. Households of persons 55 and older had 28 percent of all such funds, while those persons 65 and older accounted for seven percent of the total.

At the time of the last comprehensive consumer expenditure survey conducted by the U.S. Department of Labor in 1973, households headed by a person 55 or older contributed $160 billion dollars to the U.S. economy. This figure represented more than one-quarter (28 percent) of all consumer expenditures at that time. Persons 65 and older spent $68 billion on consumer purchases in 1973.

Older persons are significant buyers of a wide range of consumer goods. Among the products for which they contribute an above-average share on a per capita basis are: health care products, food for the home, home care services, vacation travel, mobile homes, gifts and contributions, lawn and garden supplies, cosmetic and bath products, certain categories of clothing, and various banking services. Older persons at higher income categories (above $20,000) are important purchasers of a number of luxury goods and services, such as new cars, vacation homes, and vacation travel. It is income, rather than age, that appears to be the most important determinant of consumer interests and purchasing decisions.

VII-6. Percent Distribution of Number of Households, Income and Expenditures, by Age Group



Source: Bureau of the Census and Department of Labor Statistics

VII-7. Continued Social and Economic Involvement in the Community

Leisure-time Activities

The leisure-time interests, activities, and creative pursuits of older persons are as diverse as the people themselves. The retirement years are often a time of development of new lifestyles and exploration of new horizons.

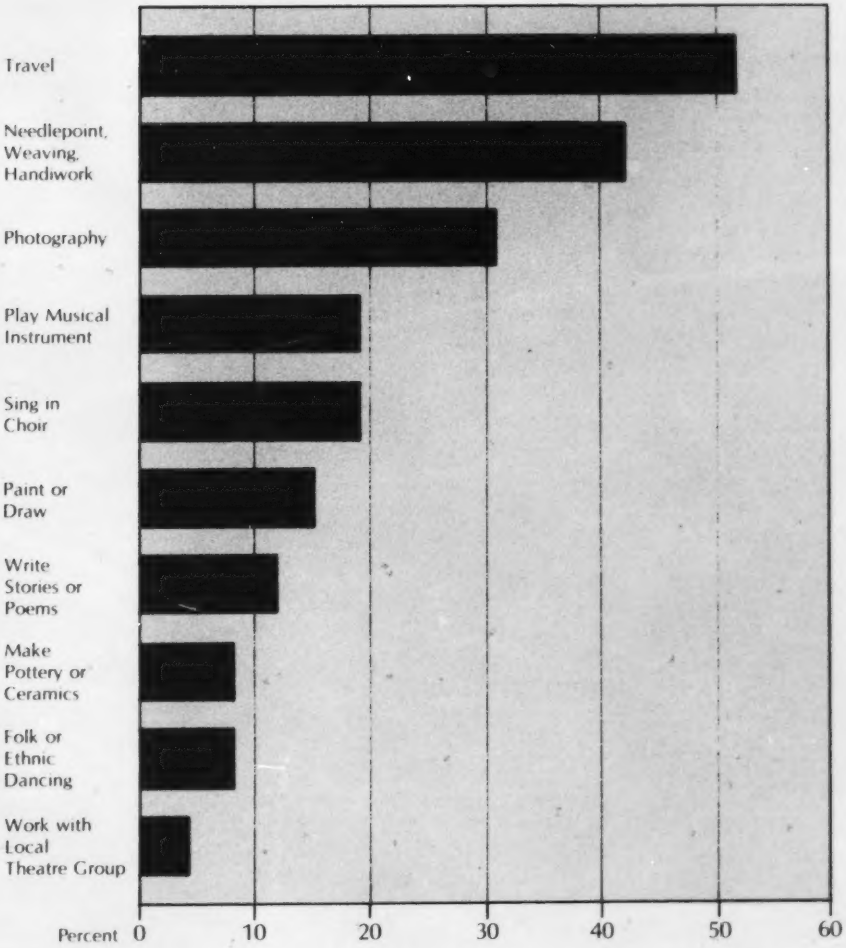
Not unexpectedly, travel is a favored activity of many. A 1977 national travel survey revealed that over half of all persons aged 65 and older had taken a vacation trip during the previous year.

Participation in sports and exercise programs is another popular pastime for older persons; a recent government survey showed that almost half of all persons aged 65 and older follow a regular exercise regimen.

The growing involvement of older persons in both formal and informal educational pursuits has been documented in Chart VII-3. A recent study conducted by Louis Harris Associates pinpoints a broad range of creative activities engaged in by people 65 and older. These activities include photography (31 percent), needlepoint, weaving or other handiwork (42 percent), singing in a choir or choral group (19 percent), playing a musical instrument (19 percent), painting or drawing (15 percent), folk and ethnic dancing (13 percent), writing stories and poems (12 percent), pottery and ceramics (eight percent) and working with local theatre groups (four percent).

Attendance at arts performances is also a favorite activity for persons 65 and older. Over 40 percent of the Harris survey group reported attending a live theatre arts performance or visiting a museum during the previous year. The Harris survey revealed that attendance at cultural events is closely associated with educational level. Thus, with the average level of educational attainment of older persons steadily increasing, their involvement in cultural activities can be expected to increase. Major factors limiting further involvement at the current time, as revealed by the Harris survey, include: inaccessibility of facilities, lack of adequate transportation and costs involved.

VII-7. Percent of Persons 65 and Older Reporting Specific Leisure-time Activities, 1980



Source: National Council on Aging

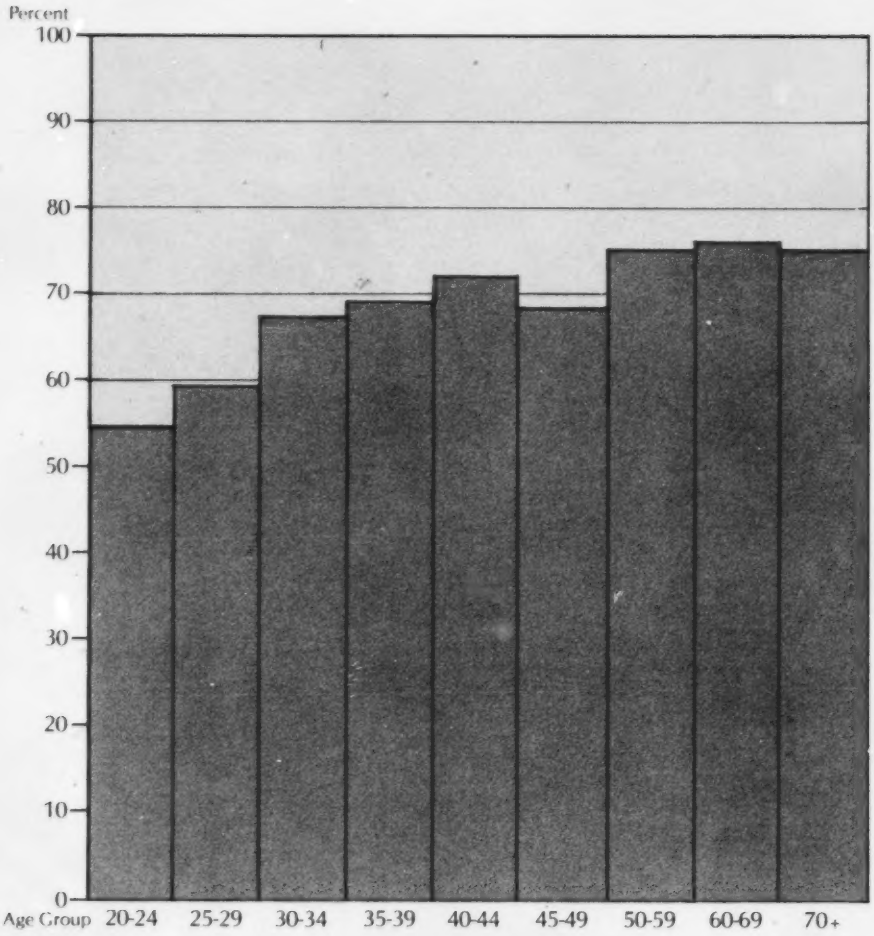
VII-8. Continued Social and Economic Involvement in the Community

Involvement in Religious Organizations

Churches, synagogues and other religious organizations have long played a vital role in the lives of older Americans. In turn, older people have served as an important resource to these groups as members, financial contributors, lay leaders, and volunteers. Recent surveys by various religious denominations reveal that persons 65 and older represent nearly one-fourth of their total membership. In a recent survey of religious affiliations conducted by the Princeton Religion Research Center, almost all persons in the 65-plus group report having a religious preference; only three percent do not. Actual church attendance likewise remains high well into advanced old age.

Organized religious institutions have traditionally served both spiritual and social functions in American society. As such, they have increasingly emerged as an important resource and focal point for serving the needs of the elderly. The religious sector provides substantial and growing services to older persons in such diverse areas as transportation, counseling, education, recreation and fellowship, nutrition, health care, housing assistance, home visiting, and volunteer service opportunities. The importance of the religious sector as a community resource to the elderly is underscored by the fact that there are currently more than 500,000 local churches and synagogues in the United States, with a total reported membership in excess of 140 million. Religious organizations constitute by far the largest single network of voluntary community organizations serving the needs of the elderly in American society.

VII-8. Percent of Adults Who Are Church or Synagogue Members, by Age Group, 1979



Source: Princeton Religion Research Center

Supplement to

CHARTBOOK ON AGING IN AMERICA

published by

The 1981 White House Conference on Aging

Prepared by
Herman B. Brotman

Updating and
corrections
by original
chart numbers

CHART OR TEXT

I-1 NUMBER OF PERSONS AGED 55 AND OVER, BY AGE GROUP (AND SEX)
1980 Census Count (April 1) (Numbers in thousands)

Age group	Total			Males			Females			
	Number	Percent		Number	Percent		Number	Percent		Per 100 males
All ages	226,505	100.0	-	110,032	100.0	-	116,473	100.0	-	106
55+	47,244	20.9	-	20,452	18.6	-	26,790	23.0	-	131
55-64	21,700	9.6	-	10,150	9.2	-	11,549	9.9	-	114
55-59	11,614	5.1	-	5,481	5.0	-	6,133	5.3	-	112
60-64	10,086	4.5	-	4,669	4.2	-	5,416	4.6	-	116
65+	25,544	11.3	100.0	10,302	9.4	100.0	15,241	13.1	100.0	148
65-74	15,578	6.9	61.0	6,755	6.1	65.6	8,823	7.6	57.9	131
65-69	8,781	3.9	34.4	3,902	3.5	37.9	4,879	4.2	32.0	125
70-74	6,797	3.0	26.6	2,853	2.6	27.7	3,944	3.4	25.9	138
75+	9,967	4.4	39.0	3,547	3.2	34.4	6,418	5.5	42.1	181
75-84	7,727	3.4	30.2	2,866	2.6	27.8	4,860	4.2	31.9	170
75-79	4,793	2.1	18.8	1,847	1.7	17.9	2,945	2.5	19.3	159
80-84	2,934	1.3	11.5	1,019	0.9	9.9	1,915	1.6	12.6	188
85+	2,240	1.0	8.8	681	0.6	6.6	1,558	1.3	10.2	229
Median age	30.0	-	-	28.8	-	-	31.3	-	-	-

I - 2 PERCENT DISTRIBUTION OF THE TOTAL POPULATION BY AGE GROUP
1980 Census Count (April 1) (Numbers in thousands)

All ages	226,505	100.0
Under 18	63,744	28.1
18-54	115,517	51.0
55-64	21,700	9.6
65+	25,544	11.3
Median age	30.0	

I - 3 DISTRIBUTION OF THE OLDER POPULATION BY AGE GROUP
See I - 1

I - 4 LIFE EXPECTANCY AT BIRTH AND AT AGE 65
Caution: In both charts, the horizontal base line (year of birth or year of attainment of age 65) is divided into equal 10-year spaces from 1900 to 1970 but then uses the same size space for 7 years (1970-1977) and for one year (1977-1978). The slope of the lines at these last two spaces must be interpreted in this light.
Correction: In the bottom chart, the horizontal line just above the "0" base line should be labeled "9" (years) and the "Other Male" point for 1929-1931 should be 10.9 rather than 10.0.
The third line in the second column of the text should read "death rate" rather then the "number of deaths".

I - 6 SEX RATIOS (WOMEN PER 100 MEN) AGED 55 AND OVER BY AGE GROUP
See I - 1

I - 7 PERCENT DISTRIBUTION OF PERSONS AGED 55 AND OLDER BY AGE GROUP AND MARITAL STATUS
1980 Estimate (Numbers in thousands)

	Male		Female		Women per 100 men
	Number	Percent	Number	Percent	
All ages	80,217	100.0	87,980	100.0	110
Married	50,858	63.4	51,941	59.0	102
Widowed	1,972	2.5	10,479	11.9	531
Divorced	3,875	4.8	5,836	6.6	151
Single	23,512	29.3	19,724	22.4	84
55-64	9,871	100.0	11,034	100.0	112
Married	8,414	85.2	7,713	69.9	92
Widowed	397	4.0	2,082	18.9	524
Divorced	495	5.0	735	6.7	148
Single	565	5.7	504	4.6	89
65-74	6,550	100.0	8,548	100.0	131
Married	5,346	81.6	4,282	50.1	80
Widowed	557	8.5	3,444	40.3	618
Divorced	290	4.4	342	4.0	118
Single	357	5.5	480	5.6	134
75+	3,233	100.0	5,411	100.0	167
Married	2,244	69.4	1,264	23.4	56
Widowed	776	24.0	3,677	68.0	474
Divorced	71	2.2	126	2.3	177
Single	142	4.4	344	6.3	242

I - 8 LIVING ARRANGEMENTS OF THE 65+ NONINSTITUTIONAL POPULATION BY SEX AND AGE GROUP
1980 Estimate (Numbers in thousands)

	Male		Female	
	Number	Percent	Number	Percent
Age 65-74	6,549	100.0	8,549	100.0
Living with spouse	5,199	79.4	4,114	48.1
Living with other relative	426	6.5	1,243	14.5
Living alone or with nonrelative	924	14.1	3,192	37.3
Age 75+	3,234	100.0	5,411	100.0
Living with spouse	2,190	67.7	1,197	22.1
Living with other relative	301	9.3	1,417	26.2
Living alone or with nonrelative	743	23.0	2,797	51.7

Text should carry a cross reference to V - 2.

CHART OR TEXT

I - 9. NUMBER AND PERCENT OF EACH STATE'S TOTAL POPULATION AGED 65 AND OVER 1980 CENSUS COUNT (April 1) (Numbers in thousands)

State	All ages		65+				State	All ages		65+			
	Number	Rank	Number	Rank	Percent	Rank		Number	Rank	Number	Rank	Percent	Rank
Alabama	3,890	22	440	19	11.3	24	Montana	787	44	85	43	10.7	32
Alaska	400	51	12	51	2.9	51	Nebraska	1,570	35	206	35	13.1	7
Arizona	2,718	29	307	28	11.3	25	Nevada	799	43	66	47	8.2	47
Arkansas	2,286	33	312	27	13.7	2	New Hampshire	921	42	103	40	11.2	28
California	23,669	1	2,415	1	10.2	34	New Jersey	7,364	9	860	9	11.7	19
Colorado	2,889	28	247	33	8.6	46	New Mexico	1,300	37	116	38	8.9	45
Connecticut	3,108	25	365	26	11.7	18	New York	17,557	2	2,161	2	12.3	13
Delaware	595	48	59	48	10.0	36	North Carolina	5,874	10	602	12	10.2	35
District of Columbia	638	47	74	46	11.6	20	North Dakota	653	46	80	44	12.3	14
Florida	9,740	7	1,685	3	17.3	1	Ohio	10,797	6	1,169	7	10.8	30
Georgia	5,464	13	517	16	9.5	41	Oklahoma	3,025	26	376	25	12.4	12
Hawaii	965	39	76	45	7.9	49	Oregon	2,633	30	303	30	11.5	22
Idaho	944	41	94	41	9.9	37	Pennsylvania	11,867	4	1,531	4	12.9	9
Illinois	11,418	5	1,261	6	11.0	29	Rhode Island	947	40	127	37	13.4	3
Indiana	5,490	12	585	13	10.7	31	South Carolina	3,119	24	287	32	9.2	44
Iowa	2,913	27	387	24	13.3	4	South Dakota	690	45	91	42	13.2	6
Kansas	2,363	32	306	29	13.0	8	Tennessee	4,591	17	518	15	11.3	26
Kentucky	3,661	23	410	21	11.2	27	Texas	14,228	3	1,371	5	9.6	40
Louisiana	4,204	19	404	22	9.6	39	Utah	1,461	36	109	39	7.5	50
Maine	1,125	38	141	36	12.5	11	Vermont	511	49	58	49	11.4	23
Maryland	4,216	18	396	23	9.4	42	Virginia	5,346	14	505	17	9.4	43
Massachusetts	5,737	11	727	10	12.7	10	Washington	4,130	20	431	20	10.4	33
Michigan	9,258	8	912	8	9.8	38	West Virginia	1,950	34	238	34	12.2	15
Minnesota	4,077	21	480	18	11.8	17	Wisconsin	4,705	16	564	14	12.0	16
Mississippi	2,521	31	289	31	11.5	21	Wyoming	471	50	38	50	8.0	48
Missouri	4,917	15	648	11	13.2	5							

Correction of text: At bottom of first column, Florida ranked third in number of older people, not eighth.

I - 10 RESIDENTIAL MOBILITY PATTERNS OF THE UNDER-65 AND 65-AND-OLDER POPULATION
1975-1980 Estimate for 5-year interval (Numbers in thousands)

	Number	Percent
Under 65		
Non-movers	88,550	50.7
Movers	86,198	49.3
65+		
Non-movers	18,707	79.1
Movers	4,948	20.9
Same county	2,840	12.0
Different county, same state	1,108	4.7
Out of state	1,000	4.2

I - 11 RACIAL AND ETHNIC MAKEUP
Text correction: Second sentence of second paragraph - 65+ whites make up 12.2% of all whites rather than 11.2%.

I - 14 NUMBER OF PERSONS AGED 65 AND OLDER AND UNDER 18 PER 100 PERSONS AGED 18-64
1980 Census Count (April 1)

Numbers		Dependency Ratios	
Under 18	63,744,157	Under 18 per 100 18-64	47.2
18-64	137,216,535	65+ per 100 18-64	18.6
65+	25,544,133	Total	65.8

II - 2 LABOR FORCE PARTICIPATION RATES FOR PERSONS 55 AND OLDER, BY AGE AND SEX
Chart correction: The two columns of legends at the top right of the top chart are reversed. The first column (segmented lines) represents the three levels of projection: High, Medium, Low. The second column (colors) represents the three age groups: 55-59, 60-64, 65+.

II - 4 EARLY RETIREMENT TRENDS
Text correction: In second sentence of first paragraph, insert "retired worker" between "Social Security" and "beneficiaries". In fourth sentence of first paragraph, delete the word, "payment".

II - 5 LENGTHENING YEARS OF RETIREMENT
Text correction: In last sentence of second paragraph, substitute "five years longer" for "four years longer".

II - 6 PERCENT OF EMPLOYED LABOR FORCE IN PART-TIME EMPLOYMENT BY AGE AND SEX
1980 Estimate (Numbers in thousands)

	Total employment	Part-time employment	
		Number	Percent
Male			
25-34	14,744	877	5.9
35-44	10,864	448	4.1
45-54	9,359	390	4.2
55-64	6,739	568	8.4
65+	1,750	869	50.5
Female			
25-34	10,530	2,469	23.4
35-44	7,773	2,092	26.9
45-54	6,355	1,634	25.7
55-64	4,239	1,178	27.8
65+	1,058	664	62.8

CHART OR TEXT

III-1 PERCENT DISTRIBUTION OF MONEY INCOME BY AGE
1980 Estimate (March 1981 CPS)

Families*	Head 15-64	Head 65+	Unrelated individuals**	15-64	65+
Under 2,500	2.2	1.4	Under 2,000	8.1	3.1
2,500- 4,999	3.7	6.4	2,000- 2,999	4.7	10.1
5,000- 7,499	4.9	13.6	3,000- 3,999	5.4	18.3
7,500- 9,999	5.1	14.3	4,000- 4,999	5.0	17.5
10,000-12,499	6.3	12.7	5,000- 5,999	4.6	10.7
12,500-14,999	6.2	10.9	6,000- 6,999	5.3	8.1
15,000-17,499	7.1	7.9	7,000- 7,999	4.9	6.5
17,500-19,999	6.8	6.2	8,000- 8,999	4.5	4.1
20,000-22,499	7.8	4.9	9,000- 9,999	4.7	3.9
22,500-24,999	6.7	4.2	10,000-12,499	13.0	5.9
25,000-27,499	6.9	3.0	12,500-14,999	8.4	3.8
27,500-29,999	5.3	2.6	15,000-17,499	8.3	2.5
30,000-32,499	5.5	2.2	17,500-19,999	5.9	1.1
32,500-34,999	3.9	1.6	20,000-24,999	8.4	2.0
35,000-37,499	3.9	1.2	25,000+	8.9	2.4
37,500-39,999	2.7	1.1			
40,000-44,999	4.7	1.3			
45,000-49,999	2.9	1.1			
50,000+	7.3	3.4			

* $22,475 median for 51.1 million families with heads 15-64
$12,881 median for 9.2 million families with heads 65+

** $10,526 median for 19.1 million unrelated individuals aged 15-64
$5,095 median for 8.0 million unrelated individuals aged 65+

Correction: Legend in upper right hand corner above top chart should read Individual Age 14-64, not 18-64.

III - 3 MEDIAN MONEY INCOME OF FAMILIES AND INDIVIDUALS BY AGE
See III - 1 just above.

III - 4 POVERTY RATE OF TOTAL POPULATION AND PERSONS 65 AND OVER
1980 Estimate (Numbers in thousands)

	Number	Percent
All ages	29,272	13.0
65+	3,871	15.7
White	3,042	13.6
Male	820	9.0
Female	2,222	16.8
Black	783	38.1
Male	261	31.5
Female	521	42.6
Spanish origin*	179	30.8
Male	75	26.8
Female	104	34.4

* May be of any race

Text correction: Second sentence of first paragraph should read "from 5.5 to 3.6 million persons", not "households".

III - 5 NON-CASH BENEFITS AND THIRD PARTY PAYMENTS IN HOUSEHOLDS OF ONE OR MORE PERSONS AND HEADED BY A PERSON 65 AND OVER
1980 Estimate (Numbers in thousands).

	Total households with 65+ heads	Receiving food stamps	Covered by Medicare	Covered by Medicaid	Living in subsidized housing
Number of households..	16,544	1,055	16,032	2,711	883
Median income.....	$7,878	$3,941	$7,749	$4,769	$4,078
Percent of households below poverty line receiving these benefits.....	100.0*	23.3	97.3	35.9	11.9
Percent of households above poverty line receiving these benefits.....	100.0**	2.6	98.1	12.2	3.9

* Represents 3.0 million households
** Represents 13.4 million households

III - 7 SOCIAL SECURITY
Text correction: In second column, insert "65+" between "Social Security" and "beneficiary units".

III - 8 PENSION PLAN COVERAGE
Correction: Data in chart and all of the text except for the first paragraph, are for 1979, not 1978.
Text correction: In the third sentence of the first paragraph, substitute "married couples" for "married persons".
In the second sentence of the second paragraph, the year should be "1979" and "16 and older" should be "14 and older".

III - 9 MEDIAN INCOME
Caution: Data in text and chart are based on a study of receipt and amount of income only from social security, earnings from employment, and private pension plans. Other income may exist.

III - 12 AVERAGE SOCIAL SECURITY PAYMENTS
Text correction: In the second sentence of the first paragraph, delete "all" and substitute "retired-worker Social Security beneficiaries".

IV - 2 DEATHS PER 100 PERSONS BY AGE GROUP AND SEX
Chart corrections: Male, 85+, 1955, should be 19.6
Female, 85+, 1950 should be 19.2
1955 should be 18.5
1965 should be 18.9
1975 should be 14.0
1978 should be 13.5

IV - 3 CAUSES OF DEATH
Text correction: In last sentence in second column, suicides account for 0.4% of 65+ deaths, not 4.0%.

IV - 4 PREVALENCE OF CHRONIC CONDITIONS BY AGE GROUP

Correction, top chart: Some data mislabeled and misplotted, Correct data as follows:

	Rate per 1,000 persons		
	17-44	45-64	65+
Arthritis.....	47.8	252.7	442.7
Heart disease.....	37.5	128.6	274.4
Diabetes.....	8.7	57.9	79.7
Hypertension.....	58.8	214.4	385.1
Visual impairment..	29.3	58.2	118.5
Hearing impairment.	44.9	119.2	281.6

Correction, bottom chart: Data for age 75-84 bar for "Mobility" is misplotted: Correct data as follows:

	Percent	Cumulative
Confined to bed.....	2.6	2.6
Needs help in house.....	3.4	6.0
Needs help in neighborhood.....	8.3	14.3
Needs help outside neighborhood.	12.0	26.3
No disability.....	73.7	100.0

Caution: Chronic conditions and needed services are not mutually exclusive; a specific person may have one or more conditions and one or more service needs.

IV - 6 HOSPITALIZATION

Caution: Data on individual hospital stays based on an analysis of hospital discharge records provide accurate data for that stay. Data on number and duration of hospital stays based on questions asked during a post-facto household interview (as presented here) are subject not only to possible errors of recall but tend to significantly understate the experience of older persons who may have been institutionalized or have died between the date of the hospital stay(s) and the date of the household interview and are no longer considered members of the household.

V - 1 NUMBER OF PERSONS AGED 80 AND OLDER PER 100 PERSONS AGED 60 THROUGH 64

1980 Census Count (April 1)

Age 80+	5,173,950
Age 60-64	10,085,711

Ratio: 51 Aged 80+ per 100 Aged 60-64